Biden's elusive goal

Plans to slash greenhouse gas emissions fade amid Congress gridlock. **News, Page 6**

Losses wearing on Hurley

Coach expresses frustration after UConn men's OT loss to Seton Hall. **Sports, Page 1**

UConn women's wait ends

After 3-week layoff, Huskies host Creighton still far from full strength. **Sports, Page 1**

Icy conditions

Freezing rain turning to rain; high of 37. **Sports, Page 8**

Hartford Courant

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VOLUME CLXXXVI | COURANT.COM | SUNDAY, JANUARY 9, 2022

State legislators weighing tax cuts

Competing plans to return money to residents include new child tax credit, trimming sales tax

By Christopher Keating
Hartford Courant

HARTFORD — With the state surplus growing, Connecticut legislators are debating how to return some of that money to residents through tax cuts. Democrats and Republicans are pushing competing plans — from sending out checks to parents to slashing the sales tax.

With Lamont and the entire legislature up for reelection in November, the race is on to see which taxes might be cut this year.

Various groups want to cut different levies, but lawmakers say they will not be able to do them all. Lamont wants to increase the property tax credit, while Senate Republicans want to cut the state sales tax and eliminate the additional 1% sales tax on restaurants and prepared meals at supermarkets. In another option, some House Democrats want to create a new child tax credit at the state level, which would be in addition to the federal credit that has been increased sharply under President Joe Biden.

INSIDE

Progressives to Lamont, GOP: Brace for debate on tax fairness. **Sunday CT, Page 3**

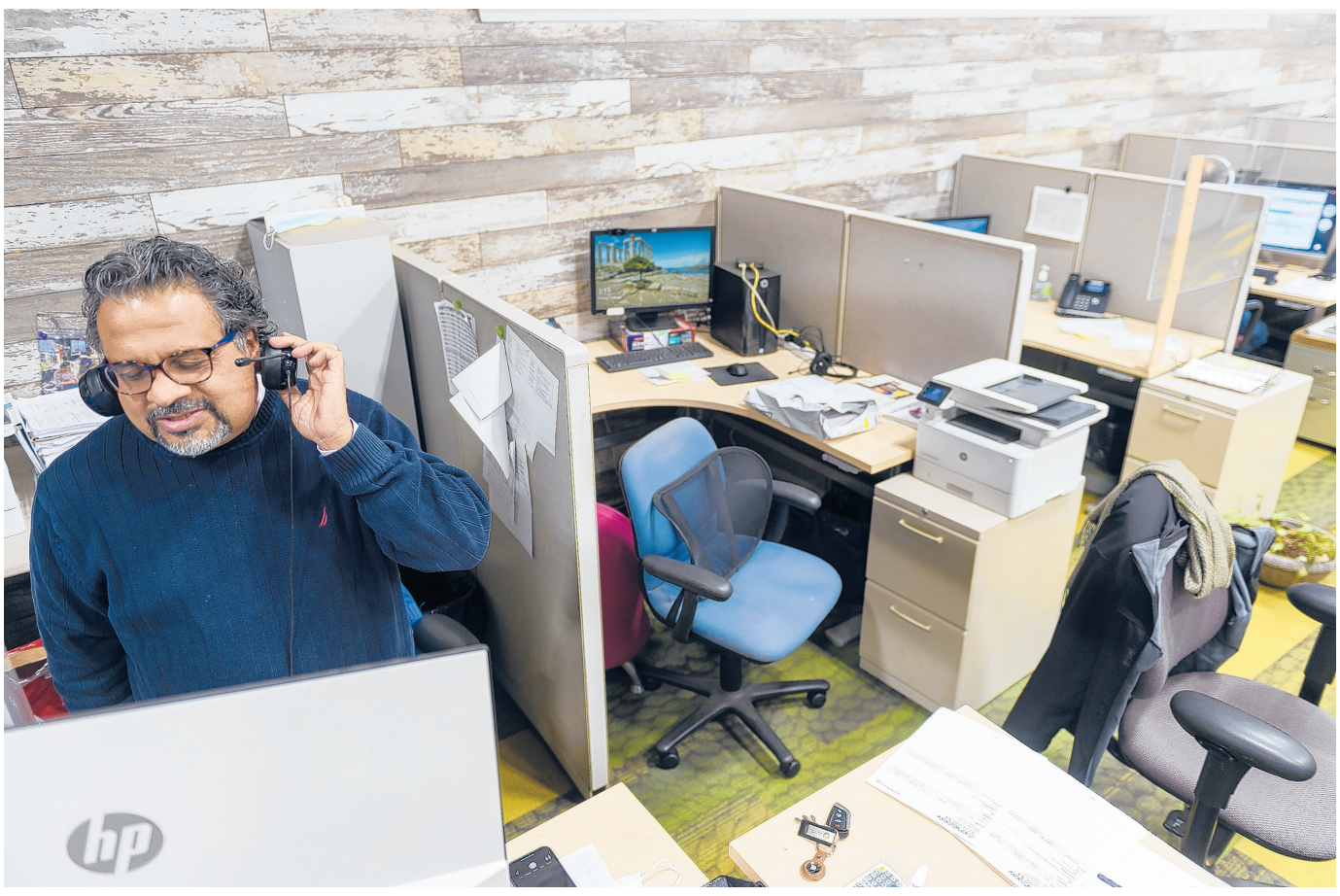
House Republican leader Vincent Candelora of North Branford said there should be a chance for bipartisan tax-cutting this year, but he added that he is not optimistic that it will be embraced by liberal Democrats.

"There is a pretty strong, extreme element in the Democrat Party, who in particular proposed greater income taxes on people's capital gains," Candelora said. "When we see proposals like that coming out at a time when we're swimming in money, it's going to be very difficult to close the great divide."

He added, however, that politics can sway votes in the coming

Turn to Taxes, *Page 3*

CORONAVIRUS IN CONNECTICUT



Express Kitchen CEO Max Kothari works near empty cubicles in the company's Weston Street offices in Hartford. He said he was shocked to walk into his corporate office last week and see so many unoccupied spaces, all because of COVID-19. **MARK MIRKO/HARTFORD COURANT**

STAFFING WOES SPREADING FAST

Employers cope with virus surge that's left them struggling to meet needs

By Seamus McAvoy | Hartford Courant

Max Kothari, the chief executive of Express Kitchens, watched COVID-19 clear out cubicles in the Hartford office of the remodeler as infections spiked last week.

"As I'm walking down the cubicles to go to my desk, I would have to say I was alarmed at the number of empty cubicles that we have," Kothari said. Seven cubicles out of 20 were empty, with employees reporting infection or close contacts. The shortage was even worse at the Express Kitchen warehouse, Kothari said.

"There is no question that we, as a company, are not going to be able to meet some of our customers' expectations," Kothari said. "We are going to have a delay, and it's also going to delay our sales pipeline, and this would have an economic ripple effect throughout Connecticut, without a doubt."

While the COVID-19 surge has nearly overwhelmed school districts, the rapidly spreading omicron outbreak has also disrupted many other sectors of the economy, from grocery stores to day care providers to building contractors to bus companies, to name just a few. The state's weekly COVID-19 test positivity rate increased slightly on Friday to 22.69%, a record high since widespread testing began more than 18 months ago.

Hospitalizations are at their highest point since the early days of the pandemic. Scores are out sick with the

Turn to Staffing, *Page 3*

"There is no question that we, as a company, are not going to be able to meet some of our customers' expectations."

— Max Kothari, chief executive officer of Express Kitchens

"Every week it's more cases and more cases. It's tough to manage our schedules."

— Tim Devanney Jr., vice president of operations for Highland Park Market

What's next for COVID in state?

Experts say peak of omicron variant could be weeks away

By Alex Putterman
Hartford Courant

COVID-19 transmission in Connecticut is at its highest level of any time during the pandemic, and it might get worse before it gets better.

Since overwhelming New York City in late December, the highly contagious omicron variant has seeped into Connecticut, spreading rapidly through the southern part of the state and then other corners as well. As of Thursday, Hartford, New Haven and Fairfield counties were all averaging at least 200 daily cases per 100,000 residents.

Given how quickly COVID-19 numbers have risen and fallen in other countries where omicron has taken hold, experts say Connecticut can expect its outbreak to peak in mid- to late-January. Until then?

"We're in for a rough few weeks," Dr. Scott Roberts, associate medical director-infection prevention at Yale New Haven Health, said Thursday.

Here is what Connecticut residents can expect in the coming days:

COVID-19 case counts will continue to rise, likely until mid-January at least:

Already, Connecticut is seeing record numbers of COVID-19 cases and an all-time high test positivity rate, as well as levels of hospitalization that are approaching those experienced in spring 2020.

For now, the surge shows no obvious signs of slowing, meaning more people will continue to get sick and hospitals will continue to fill up.

"We are bracing as a health system and really as a state for increasing positive cases and increasing people with COVID over the next few weeks until this peaks," Roberts said Thursday.

Turn to Virus, *Page 2*

Unrest adds doubt to Russia talks

Kazakhstan conflict makes actions in Ukraine uncertain

By Nomaan Merchant
Associated Press

WASHINGTON — Russia's decision to send paratroopers into Kazakhstan, where a crackdown on violent anti-government protests has left dozens dead, injects additional uncertainty into upcoming talks over a possible Russian invasion of Ukraine.

The question is whether the unrest in Kazakhstan has changed the calculations of Russian President Vladimir Putin as he weighs his options in Ukraine. Some say Putin may not want to engage in two conflicts at the same time, while others say Russia has the military capacity to do both and he will decide separately on whether to attack Ukraine. The instability in Kazakhstan may even add new urgency to Putin's desire to shore up Russia's power in the region.

Both Kazakhstan and Ukraine are former Soviet republics that Putin has sought to keep under Moscow's influence, but so far with vastly different results. Ukraine, an aspiring democracy that has turned decisively toward the West, has been locked in deadly conflict with Russia since Putin seized

Turn to Russia, *Page 4*

An armed riot police officer detains a protester Saturday after clashes in Almaty, Kazakhstan. **VASILY KRESTYANINOV/AP**

New life for Iron Horse Inn

The Iron Horse Inn in Simsbury has closed after a half-century and will be converted to 25 luxury apartments in renovations planned over the next six months. **SUNDAY CT, PAGE 1**

Opinion.....**Insight, 1-3**
Obits.....**Sunday CT, 6-13**
Lottery.....**News, 2**
Classified.....**News, 10-11**
Puzzles.....**News, 11; Arts, 7**
Success.....**Sunday CT, 4-5**

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FROM PAGE ONE

Virus

from Page 1

If there's any good news for Connecticut, it's that other places that have experienced similar omicron variant outbreaks have seen cases slow about as fast as they rose. In South Africa, where omicron was first detected, cases spiked for just under a month before decreasing. Denmark has seen a similar pattern, while the United Kingdom and even New York City have seen some encouraging signs in recent days.

So when might Connecticut reach its COVID-19 peak and begin to see cases slow? Experts say that could come as soon as next week or not until later this month.

Dr. Ajay Kumar, chief clinical officer at Hartford HealthCare, said he expects the numbers to level off quickly.

"We think we are going to continue to have some increase in our hospitalization and community spread over the next couple of days and after several days — not weeks — we will see a decline in those numbers," he said.

Others are less optimistic.

Pedro Mendes, a computational biologist at UConn Health who has modeled the COVID-19 pandemic, said his models forecast Connecticut's COVID-19 hospitalizations will surpass spring 2020 levels before peaking between Jan. 15 and 20.

Dr. Ulysses Wu, chief epidemiologist at Hartford HealthCare, agreed that the state's peak is likely at least a week or two away.

"The middle of January is when we really expect to see numbers start decreasing," he said.

Wu said numerous variables make predictions difficult. Are fewer people gathering in large groups indoors now that the holidays are over? And to what extent will the omicron variant — which is more transmissible but results in less severe disease for vaccinated individuals — drive further increases in hospitalizations?

Dr. David Banach, hospital epidemiologist at UConn Health, said it's tough to compare South Africa against the United States due to different demographics, different levels of vaccination and different levels of natural immunity.

"There's some optimism that it may reflect what we saw in South Africa, but I think it's too early to make definitive conclusions about that," he said.

Members of the Community Emergency Response Team, Southington Health Department and town officials distribute COVID-19 test kits and N95 masks to residents at the Southington Drive-In on Monday. **DAVE ZAJAC/AP**

Unvaccinated people, those with underlying conditions will continue to face the greatest risk:

One constant has remained through the last year of COVID-19 in Connecticut: enhanced risk faced by the unvaccinated.

Though the omicron variant evades vaccine protection better than previous strains did, unvaccinated people remain three times as likely to test positive for COVID-19 than vaccinated people, according to state numbers. Meanwhile, nearly 70% of people hospitalized with COVID-19 in Connecticut are unvaccinated, and the number is higher when looking specifically at people with severe symptoms.

Experts say people who have received not only their initial vaccine doses but also a booster shot are particularly well-protected. Hartford HealthCare officials said last week that of dozens of COVID-19 patients in their intensive care units, not one had been boosted.

Yale New Haven Health has had a similar experience, Roberts said. Only about 20% of patients hospitalized with COVID-19 are vaccinated, he said, and of those very few have had a booster shot.

"It still remains quite rare for a patient to be admitted to the hospital who is boosted against COVID," he said.

When a boosted patient does arrive at the hospital with COVID-19, Roberts said, it is typically someone whose immune system is suppressed due to either medication or an underlying condition.

Banach said he sometimes sees patients, usually older, for whom COVID-19 combined with another condition to trigger severe illness.

"Imagine a patient who's elderly with diabetes who comes in and has relatively mild COVID illness but it's enough to tip them over because of their diabetes into a diabetic-related issue," Banach said. "Or for patients with congestive heart failure, a mild respiratory illness can tip them over into a severe manifestation of their underlying illness."

Young, healthy people who have received booster shots, on the other hand, can still catch COVID-19 and can still spread it to people more vulnerable than they are, but they are not likely to land in a hospital.

Major restrictions to slow the spread appear unlikely:

Despite pleas from health care workers and state legislators and a petition signed by more than 1,500 residents demanding a statewide mask mandate, Gov. Ned Lamont has given no indication that he will impose new pandemic-related restrictions.

This past week, Lamont downplayed the severity of Connecticut's COVID-19 outbreak, even while announcing the highest single-day positivity rate the state has ever recorded.

"I know, 24% infection, oh my gosh, but I think we have the tools now to continue living our life despite COVID, and I think we can continue living our life safely," the governor said Tuesday. "Twenty-four percent infection rate is lousy and may get worse before it gets better. But we have the tools in place, provided you take advantage of the tools ... to keep you safe and keep going about our lives."

Lamont has required state employees to get vaccinated and recently arranged for free COVID-19 tests and N95 masks to be distributed to state residents. For now at least, it doesn't appear that there's more to come.

Some municipalities — including all four of the state's largest cities — currently have indoor mask requirements for all residents, but local officials have limited authority to impose other restrictions.

By and large, Connecticut's leaders have chosen to prioritize a sense of normalcy — at least for residents who feel comfortable embracing it — in place of aggressive action that might slow COVID-19′ s spread.

Without official restrictions in place, public officials and health experts encourage individuals to wear masks and avoid crowded gatherings.

"Whatever people can do to be safe and weather this out, because now is not the time to be hospitalized," Yale New Haven's Roberts said.

Hospitals will scramble to find more space, staff:

Already, Connecticut hospitals are packed, leading to long emergency room waits for patients and exhausting workloads for staff — more than 1,000 of whom recently had to miss time due to COVID-19 infections of their own.

Hospital officials say they have weathered the surge by converting unused space into intensive care units, moving patients to facilities where beds are available and reassigning staff to help treat those with COVID-19.

"Ultimately the hospital is only so big, so one of the challenges is going to be what do we do if that surge continues and we simply don't have the space," Roberts said. "Is there a procedural area where there are five open rooms and [we could] put COVID patients there? Or if two people have COVID could they go in the same room?"

Hartford HealthCare officials say they have expanded their hospital capacity by treating more patients through telehealth, thereby freeing up physical space in their facilities.

"Every patient that we're able to treat outside of the hospital is a bed that we're able to save in the hospital," said Keith Grant, Hartford HealthCare's senior system director for infection protection.

Meanwhile, Lamont announced Thursday that the state will now encourage nursing homes to accept COVID-positive patients who are discharged from hospitals, thereby shifting some burden away from health care facilities.

For hospitals, the last-resort option may be canceling certain procedures or other services that are not entirely time-sensitive — a decision that would free up space and staff but would also dent health system revenues.

"There's a lot of discussions about postponing scheduled surgeries and other modalities we could do to weather the storm," Roberts said. "I'm not sure that's the route leadership is going to go, but everything is on the table."

Alex Putterman can be reached at aputterman@courant.com.

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Published daily and Sunday by The Hartford Courant Company (ISSN 1047-4153). Periodicals postage paid at Hartford, CT. Postmaster send address changes to: The Hartford Courant, P.O. Box 569, Hartford, CT 06141-0569. Home delivery rates: Daily and Sunday (7 days), $17.99; *Thursday through Sunday (4 days) $13.99; *Thursday, Friday and Sunday (3 days) $12.50; Thursday and Sunday (2 days) $10.50; Sunday-only service $8.99, includes the Thanksgiving paper; Sunday through Friday (6 days) $12.25; Monday through Friday (5 days) $12.50; Monday through Saturday (6 days) $11.58.All subscriptions may include up to 12 premium issues per year. For each premium issue, your account balance will be charged an additional fee up to $5.99 in the billing period when the section publishes. This will result in shortening the length of your billing period. Premium issues scheduled to date: 1/10/21, 2/14/21, 3/28/21, 4/18/21, 5/16/21, 6/13/21, 7/11/21, 8/8/21, 9/5/21, 10/10/21, 11/21/21, 12/19/21. Dates are subject to change without notice. *Service not available in all areas. Rates may vary based on subscription length. Vacation stops do not extend expiration dates. We may increase home delivery rates with 15 days notice. The Hartford Courant reserves the right to revise or reject any advertisement. Only publication of the advertisement shall constitute acceptance of the advertisement. The Hartford Courant shall not be responsible for the omission, in whole or in part, of any advertisement or for any typographical or other error. The Hartford Courant's liability shall be limited to the amount paid by the advertiser for the first insertion only. In no event shall The Hartford Courant be liable for consequential damages of any kind.

LOTTERY
Saturday, Jan. 8

PLAY3 DAY
3 8 0 **WB:** 4

PLAY4 DAY
3 5 5 5 **WB:** 9

The late numbers were not drawn in time for this edition. For results, please visit courant.com/lottery.

FRIDAY'S LATE NUMBERS

PLAY4 NIGHT
2 7 2 **WB:** 3

PLAY4 NIGHT
2 3 3 9 **WB:** 2

CASH 5
3 12 29 30 33

LUCKY FOR LIFE
5 9 22 28 44 **LB:** 2

LOTTO
5 10 22 36 37 40
Zero first-prize ticket(s) sold.

MEGA MILLIONS
7 29 43 56 57 **MB:** 6 **MP:** 3

Tuesday's est. Lotto jackpot: $2.9 million

Tuesday's est. Mega Millions jackpot: $300 million

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TRIBUNE PUBLISHING

FROM PAGE ONE

Staffing

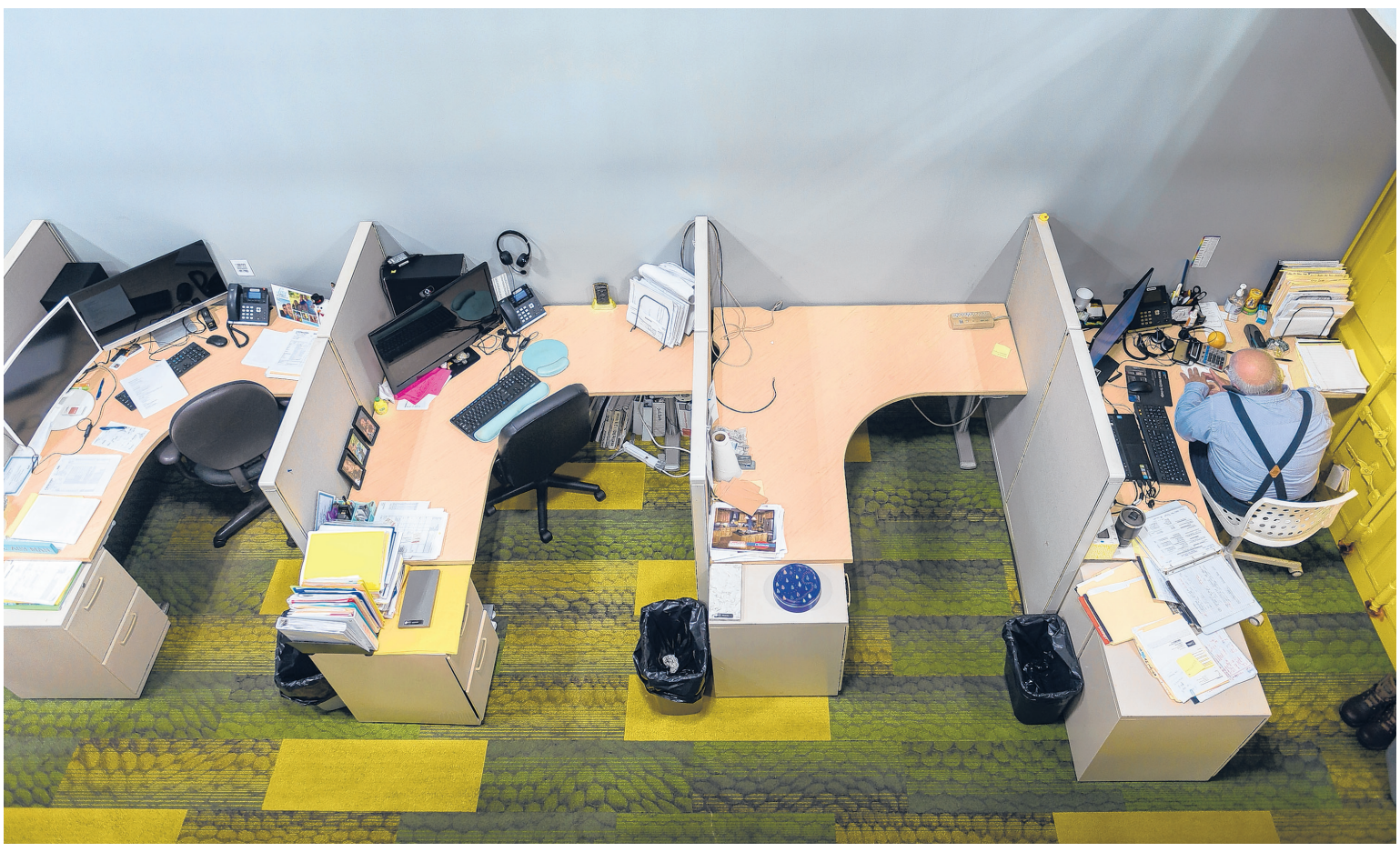
from Page 1

rapidly-spreading omicron variant. Others are waiting for test results, as many businesses require a negative PCR test to return to work.

"It's a big issue for industry sectors of all sizes," said Chris DePentima, president of the Connecticut Business & Industry Association.

Many businesses were already understaffed before the omicron variant took hold in Connecticut in early December, he said. The current outbreak is "salt on the wounds."

"We're seeing anxiety levels higher than since March and April of 2020," DePentima said. "Now it's all around us. We don't know if there's a light at the end of the tunnel."



An Express Kitchen employee works adjacent to empty cubicles in the company's Weston Street offices in Hartford. MARK MIRKO/HARTFORD COURANT

'Every week it's more cases'

At Highland Park Market, which has stores in Manchester, Glastonbury and Farmington, the owners say they have more than 10% of employees out with COVID-19.

"Every week it's more cases and more cases," said Tim Devanney Jr., the vice president of operations for the grocer. "It's tough to manage our schedules."

Managers have been forced to shift workers from department to department, or from store to store.

During the lead-up to the holidays, a former cake decorator who had moved to the corporate office went back to cake decorating to fill in to meet the seasonal rush, Devanney said.

"We had to limit some orders that we were taking because we just didn't have the staff that we needed," Devanney said. "We only have so many hands to do the work."

Devanney said the stores have received help from college students who have returned home from school over winter break.

But the workers who are out sick are still being paid, which Devanney said puts a stress on payroll.

"Right now, I'd just say paying two people for the same shift is cutting into the bottom line for sure," Devanney said.

Jessica Petronella, union representative for the United Food and Commercial Workers Local 371, which represents supermarket workers, said employees were out sick in all 23 supermarkets the union represents. Twenty workers were out in one store, and a deli department was shut down because all the workers were out sick with COVID-19, she said.

"It's out of control," she said. Workers may take paid sick time, but Petronella said only Stop & Shop and Acme supermarkets are paying workers on sick leave, allowing them to avoid using paid sick time.

Others may continue to work even if they are infected with COVID-19, she said.

A good year, then a drop-off

For months, business at Air Handling Systems, a Woodbridge manufacturer of duct work for industrial ventilation, had been booming. "The best ever," said Jamison Scott, the owner. "We were exceeding our best expectations."

But last week, Scott spent most of his time tracking when workers had tested positive and when they could return to work.

"They've been testing positive left and right," he said.

As many as seven of Scott's 10 employees have been out sick with omicron, including key staffers in sales and production managers.

Production has temporarily shut down. "Sales are nothing," Scott said. His business faces a backlog that "will only get worse," jeopardizing future sales, he said.

Karen Herbert, co-owner of BK & Co., a women's clothing store in West Hartford, said business "totally dropped off" during the Christmas shopping season and continuing into January. "We were good through the fall, great, actually," she said.

"The walk-in traffic is very, very quiet."

On a recent weekday, Herbert said only two customers visited "because they wanted someone to talk to," she said.

"The people who do come in get a lot of conversation and a lot of service," she said.

Last year at the start of the pandemic, the store lost customers when it shut for a couple of weeks.

"Some came back slowly. Some never came back," Herbert said.

Day care centers without staff

The Hope Child Development Center, a day care in New Haven, has stayed open through the pandemic. It had reported just two incidents of COVID-19 in nearly two years — just five total cases.

Now, the center is in crisis. More than 40% of staff tested positive ahead of Jan. 3, along with several more kids and parents, placing immense strain on an already overburdened crew. Georgia Goldburn, the center's director, said the breakout is "unlike anything we have seen ... and we've seen it all."

Goldburn required families and staff to get tested before returning to the care center on Jan. 3. Seven out of 17 staff tested positive, along with 13 children and several more parents. Only seven children out of 51 came to the center last week, either due to positive tests or pending results.

The situation is more dire for the smaller, family child care businesses, typically run by just one person.

Kamara Moodie, who operates Lil Sunshine, a 24-hour in-home day care program in Bridgeport, is one such provider.

It is these 24-hour programs that enable working parents in health care and other sectors to take on double shifts or change their hours.

Moodie, an educator for 15 years, typically has capacity for six kids. She saw just two on Thursday — other days last week, only one — as parents keep them home with illness, or fear sending them into an unsafe environment as cases rage. She wants to be there for the "single parents who are trying to make it happen," but every day is uncertain.

"I ask myself at times, 'I'm here for all these parents, and who's here for me?' " Moodie said. "It's just me and my staff supporting each other."

Shutting down the Capitol

Absences among Capitol police officers contributed to the decision by state legislators to close the Capitol building on Wednesdays and Fridays.

"More than 10" Capitol police officers are out with COVID-19, House Speaker Matt Ritter said Wednesday.

"They do not have the personnel right now to handle a normal workload," Ritter said. "They just don't have enough officers. The request from our Capitol police was to shut it down two days a week so they could make sure that their officers can recover and get back — and those who are healthy don't have to work five days in a row."

COVID-19 has also been hitting the state police.

Andrew Matthews, a retired sergeant who serves as executive director of the troopers' union, said troopers have been subject to mandatory order-ins — meaning that they are called into work when not scheduled, to cover for colleagues who are ill.

State police were without five troopers at Troop H, which is based in Hartford, Matthews said.

And, of course, troopers can't work from home, making it more difficult to avoid infection.

"Other people just stay at home and shelter in place and isolate," Matthews said. "Our troopers don't have that. We don't have the option of telling the boss we want to work from home."

Locally, police and fire departments are faring better. The South Windsor Police Department, for example, has an emergency schedule on standby in the event of a significant outbreak within ranks.

The Manchester Fire/Rescue/EMS Department also has a plan to deal with severe staff shortages. The plan includes having firefighters and others who test positive but are still able-bodied continue to work. Whether it comes to that remains to be seen, Manchester Fire Chief Dan French said.

For now, emergency responders continue to respond to calls — including a recent increase in calls related to COVID-19.

"It's a tough time for them ... up to eight times a day dealing with contagious individuals," French said. "I just want to commend these folks all these many months later who are still standing up and answering the bell."

The recent surge in infections has sent towns and cities of all sizes scrambling to cover critical operations. But smaller municipalities are particularly hard hit, said Betsy Gara, executive director of the Connecticut Council of Small Towns.

"They don't have a lot of backup employees," Gara said. "If one person is out, or two or three people are out, it makes things difficult. Anyone who is out with COVID, it's going to be a challenge to continue services seamlessly."

Double shifts and skeleton crews

Restaurants, many already short-staffed or running skeleton crews, have been forced to cut back hours — or close entirely — as employees get sick.

"Everyone I know has it or knows someone who has it," said Mike Harden, owner of four Lobstercraft locations.

"Right now, more and more employees are getting sick," said Gina Luari, who owns three The Place 2 Be locations in Hartford and West Hartford

She said she wants all her workers to get tested, but "the waits to get tested are taking days now instead of hours, so it's depleting our workforce by the day."

Some restaurants have shifted to take out-only to cope with staffing shortages. Zuppardi's Apizza in West Haven closed its dining room and allows one customer inside at a time to take their orders home.

J. Timothy's Taverne in Plainville closed its main dining room for several days between Christmas and New Year's Day and faced sellout demand for takeout.

The outbreak is affecting even restaurants that are focused on takeout. Walden St. Juste, co-owner of Bro's Dough in Hartford, said two of his seven employees fell ill with the virus.

"It's catching up to us," St. Juste said. "Some people have had to work double shifts because other people aren't able to come in because of COVID."

Redeploying as hospital beds fill

With COVID-19 case rates and hospitalizations reaching record highs in Connecticut, hospitals are facing the combined pressures of diminished staff and elevated patient volumes.

Roughly 1,000 health care workers from the state's two major hospital systems — Hartford HealthCare and Yale New Haven Health — were out of work earlier last week due to COVID-19.

"We can't keep ahead of the health care workers that are getting sick," Beth Beckman, chief nursing officer at Yale New Haven Health, said Wednesday.

Most health care workers do not often exhibit severe symptoms: Almost all are vaccinated, and they'll be required to receive a booster shot when eligible.

Still, hospital officials say the disruptions are damaging to the larger system. As in other sectors, workers are being asked to work extra shifts or to work in different places.

And at Hartford HealthCare, clinicians who work in research, hospital administration or educational settings have been redeployed to work at patient bedsides in hospital units across the system, president and CEO Jeff Flaks said.

Meanwhile, COVID-19 patients are quickly filling hospital beds.

On Thursday, Hartford HealthCare chief clinical officer Dr. Ajay Kumar said that the volume of COVID-19 patients in the health system had surpassed its previous peak, reached in April 2020.

The Hartford HealthCare system had 466 COVID-19 patients as of Thursday. Many of those patients arrived at the hospital for other medical reasons, Kumar noted, and only 58 were in the ICU.

Courant staff writers Susan Dunne, Eliza Fawcett, Kenneth Gosselin, Christopher Keating, Jesse Leavenworth, Alex Putterman and Stephen Singer contributed to this story.

Seamus McAvoy may be reached at smcavoy@courant.com.

Taxes

from Page 1

months.

"We can already see that election-year pressures change people's behavior," Candelora said. "I think that's a natural consequence of being 11 months out from an election."

While Lamont wants to increase the property tax credit, he is still crafting his budget proposal and is not expected to provide full details until his State of the State Address on Feb. 9. Candelora, though, says the property tax credit should be restored to the maximum $500, as well as the full eligibility of the past.

Currently, the credit has been reduced to a maximum of $200 with additional cutbacks in eligibility in order to save money for the state. Only senior citizens and those with dependents are now eligible for the credit. Previously, any residential property owner, subject to income limits, could claim a dollar-for-dollar credit for taxes that they paid on their home or car.

House Speaker Matt Ritter of Hartford, who plays an influential role in the final tax negotiations, said House Democrats, for the second straight year, will be exploring a high-profile plan by state Rep. Sean Scanlon of Guilford to create a new tax credit that would be separate from the federal child tax credit. While the final numbers may change, Scanlon has pushed for $600 per child. Joint filers earning less than $200,000 per year with two children would get a maximum nonrefundable credit up to $1,200 and a maximum refundable credit up to $840 — meaning they would receive that amount even if they do not owe income taxes. Single filers earning less than $100,000 per year would receive the same amounts for two children.

"We assumed that Congress would extend that federal [child] tax credit, which they have not done yet," Ritter said in an interview. "That's very much alive. ... What I'd like to do is actually mail checks out for children like Congress did. When you're mailing people a check, it's a lot different than a credit."

Traditionally, families need to wait until they file their taxes in April to claim the credit from the previous year — meaning there could be 15 months of lag time that blocks any chance for immediate relief.

While Democrats and Republicans often don't agree, Ritter said he agrees with the recent concept of the Senate Republicans that the state could cut taxes only until the end of 2022 and then revisit the idea again in 2023 after seeing whether the economy improves or declines.

"I would rather make promises that we can deliver on and know that our budget can contain, and that's what Senate Republicans did," Ritter said. "I have to give them credit. I thought that was a very interesting concept."

The senators called for cutting the state sales tax from the current 6.35% to 5.99%, starting on Feb. 15 and lasting through the end of the year. They would also eliminate the additional 1% sales tax on meals, providing a combined savings of $315 million for taxpayers. Ritter said he likes the short-term nature of cuts but not necessarily on the sales tax.

Senate Republican leader Kevin Kelly of Stratford said the legislature needs to provide tax cuts because the state budget has received a windfall of money, including from inflation, that has boosted the current fiscal year's surplus to more than $900 million. The state, for example, is projected to collect an additional $20 million in the current fiscal year from the gross receipts tax on gasoline that is due to higher-than-expected gas prices. In addition, collections of the sales tax are $155 million higher than expected.

The relief would be virtually immediate — Feb. 15 — and taxpayers would not have to wait until the following year to receive a credit, lawmakers said.

While various ideas will be debated during the upcoming legislative session, the exact size and shape of the tax cuts will not be decided until legislators have a better picture of the size of the state budget surplus and the financial outlook for the future. Final decisions will likely not be made until the final week of the session that ends May 4.

The biggest single player in the debate will be Lamont, a fiscally conservative Democrat who has repeatedly rejected increased personal income taxes on the state's wealthiest residents over concerns that some of those residents might move to a low-tax state like Florida.

He also rejected a package that was approved in April by the legislature's Democratic-controlled tax committee that would have increased taxes on capital gains by 2 percentage points for high-income earners and create a new consumption tax on the rich.

The Democratic plan called for a 2 percentage point surcharge on capital gains for couples earning $1 million or more per year and individuals earning more than $500,000 per year.

The bill also would have imposed a new consumption tax that would have generated $500 million per year from wealthy residents — in addition to $262 million per year from the capital gains surcharge. The consumption tax would have been 0.7% for those earning between $500,000 and $2 million per year, and the highest rate would be 1.5% for those with a federal adjusted gross income of $13 million or more. The concept was essentially a super-charged sales tax on high-end consumption, but Republicans said it was actually a thinly veiled increase in the state income tax because it was based on income.

Max Reiss, the chief spokesman for Lamont, said Lamont is open to discussing various options, but the administration is still working out the final details of the budget adjustments that will be unveiled in February.

"We're still in the policy development phase," Reiss said, "but the governor continues to look at property taxes as the path."

Christopher Keating can be reached at ckeating@courant.com.

WORLD & NATION

Omicron putting parents in a bind

Protecting kids too young for vaccines means hard choices

By Lindsey Tanner
Associated Press

Heather Cimellaro holds her son, Charlie, while his twin brother, Milo, jumps Wednesday at their home in Auburn, Maine. With the 3-year-olds too young for COVID-19 shots, Cimellaro is concerned about the omicron-driven surge in cases. **ROBERT F. BUKATY/AP**

Afternoons with Grammy. Birthday parties. Meeting other toddlers at the park. Parents of children too young to be vaccinated are facing difficult choices as an omicron variant-fueled surge in COVID-19 cases makes every encounter seem risky.

For Maine business owner Erin Connolly, the most wrenching decision involves Madeleine, her 3-year-old daughter, and Connolly's mother, who cares for the girl on the one day a week she isn't in preschool.

It's a treasured time of making cookies, going to the library, or just hanging out. But the spirited little girl resists wearing a mask, and with the highly contagious variant spreading at a furious pace, Connolly says she's wondering how long that can continue "and when does it feel too unsafe."

Connolly, of West Bath, said she worries less about Madeleine and her 6-year-old vaccinated son getting the virus than about the impact illness and separation would have on the grandparents. But she's also concerned about her vaccinated parents contracting breakthrough cases.

Although health experts say omicron appears to cause less severe disease and lead to fewer hospitalizations, its rapid spread indicates that it is much more contagious than other variants. Omicron is currently the culprit in more than 90% of U.S. cases, a dizzying rise from less than 10% two weeks ago, according to the federal Centers for Disease Control and Prevention.

"The sheer volume of infections because of its profound transmissibility will mean that many more children will get infected," Dr. Anthony Fauci said Wednesday at a White House briefing.

COVID-19 cases in U.S. children and teens nearly doubled in the past two weeks of December, totaling nearly 326,000 in the final week alone, according to a report from the American Academy of Pediatrics and the Children's Hospital Association.

The omicron-fueled surge has also put children in the hospital in record numbers: During the week that ended Jan. 2, an average of 672 children 17 and younger were admitted per day to hospitals with the coronavirus — more than double the number from the previous week.

Children still represent a small percentage of those being hospitalized, however.

Fauci, the country's top infectious disease doctor, said surrounding children with vaccinated adults is one way to keep them from contracting the virus. Health officials also reiterate that face masks prevent transmissions, and putting them on children 2 and older in public and group settings can help keep them safe.

Connolly, 39, and her mother had a difficult conversation one morning last week about the dilemma.

"Will Madeleine be masked?" her mother asked. "I said, 'We're trying, but I don't know if she will,' " Connolly recalled. "I said, 'Does that mean that Thursdays with Grammy will go away?' She said, 'I'm not sure yet,' " Connolly said, choking back tears.

Parents who had hoped the new year might bring a COVID-19 vaccine for young children had a setback when Pfizer announced last month that two doses didn't offer as much protection as hoped in youngsters ages 2 to 4.

Pfizer's study has been updated to give everyone younger than age 5 a third dose, and data is expected around the end of March or beginning of April, a company scientist told U.S. officials Wednesday.

Researchers were disappointed by the setback, said Dr. Yvonne Maldonado, who is leading Stanford University's Pfizer vaccine studies in children younger than 12.

Maldonado said she understands the frustration of parents with young children, but that she advises them to avoid unnecessary travel during this current surge, and to make sure their day care centers, preschools and other care providers are requiring masks and taking other recommended precautions.

Watching omicron's spread, Honolulu resident Jacob Aki is contemplating forgoing a first birthday party for his 10-month-old son. Celebrating the milestone is important in his native Hawaiian culture. The tradition stems from a time before the measles vaccine was available, when it was a feat to reach one's first birthday. The family also canceled plans to experience snow in Canada. Meanwhile, every cough and sniffle is provoking anxiety.

"Babies normally get sick at this age," Aki said. "But with everything with COVID ... anxiety is high."

Heather Cimellaro, a technology teacher from Auburn, Maine, says she worries more than ever about keeping her 3-year-old identical twin boys healthy. One has had medical issues related to their premature birth and the family makes regular trips to Boston to see a specialist.

"COVID can really throw a wrench in those plans," Cimellaro said.

Cimellaro, 33, says omicron has her rethinking running errands with the twins, library story-time visits, even preschool, located in a health center for the elderly. She worries the boys could catch COVID-19 and spread it to their "grand-buddies."

"It's just a lot of worry: 'Am I doing the right thing?' " she said. "That's the thing. I'm not an epidemiologist. I don't know how dangerous it is for them. So it's kind of like that debate with myself."

Erin Stanley of Berrien Springs, Michigan, said she and her husband have curtailed their social lives because of omicron to help protect their 3-year-old son, Ralph. They are both vaccinated and boosted, but they worry about Ralph getting sick and spreading illness to his younger cousin, preschool classmates, grandparents and a beloved great-grandmother.

They didn't see the great-grandmother over Christmas and skipped a holiday get-together with other relatives too.

"That was upsetting," Stanley said. "We all really wanted to. It just seemed risky."

Stanley, 35, a cook, used to take Ralph grocery shopping, a trip he looked forward to and that represented one of his few social interactions outside preschool. But few shoppers wear masks, she said, and now that seems too risky as well.

The shy little boy has had three recent scares and three negative COVID-19 tests.

"Getting the swab test was really traumatic for him," said Stanley, who added that "virus" and "swab" are now part of his vocabulary.

"He keeps saying, 'I don't want to get a swab!' " she said. "If a vaccine comes for him, we'll definitely get it."

Russia

from Page 1

Crimea in 2014 and backed an insurgency in the eastern Donbas region. Kazakhstan, meanwhile, has been ruled in the three decades since the Soviet collapse by autocrats who have maintained close security and political ties with Russia.

Russian troops entered Kazakhstan on Thursday after Kazakh President Kassym-Jomart Tokayev invoked the help of a Russia-led military alliance. The following day, with Russian troops helping to restore control over the airport and guarding government buildings, he ordered his forces to shoot to kill any protesters who don't surrender.

That led to Washington and Moscow exchanging new barbs on the eve of a week of meetings over Ukraine that begins with talks between senior U.S. and Russian officials in Geneva on Monday.

Asked about Kazakhstan and Ukraine on Friday, U.S. Secretary of State Antony Blinken said he would not "conflate these situations."

"There are very particular drivers of what's happening in Kazakhstan right now, as I said, that go to economic and political matters," Blinken said. "What's happening in there is different from what's happening on Ukraine's borders.

"Having said that, I think one lesson of recent history is that once Russians are in your house, it's sometimes very difficult to get them to leave," he added.

The Russian Foreign Ministry fired back with a statement that referenced past U.S. wars and interventions in other countries. "If Antony Blinken is so into history lessons, here's one that comes to mind: When Americans are in your house, it can be difficult to stay alive, not being robbed or raped," the statement said.

The U.S. has for weeks warned that Putin has stationed troops near Ukraine with the possible intent to stage a new invasion. Putin is not believed to have moved significantly more troops toward Ukraine in the last several weeks, according to two people familiar with the latest assessments who were not authorized to speak publicly. But at least 100,000 Russian troops remain in positions where they could possibly strike parts of Ukraine, the people said.

In response, Washington and Kyiv have ramped up their cooperation on intelligence and security matters, the people said.

In exchange for easing tensions with Ukraine, Putin wants NATO to halt membership plans for all countries, including Ukraine. The U.S. and NATO have rejected that demand.

Lawmakers and longtime observers of Russia disagree on how the Kazakhstan situation may affect Ukraine.

Fiona Hill, former senior director for Russia and Europe at the U.S. National Security Council, said she believed the violence in Kazakhstan "is probably going to accelerate Putin's desire to do something" in Ukraine.

She said Putin may want to reassert dominance across the region by both shoring up the president in Kazakhstan and undermining Ukraine's democratically elected leader, President Volodymyr Zelenskyy.

"The Russian circle around Putin, they really do want to teach the Ukrainians a lesson," Hill said. "And they don't shy away from killing lots of people or seeing lots of people get killed."

In recent years, Russia has entered conflicts in other neighboring former Soviet countries to seize territory or bolster Moscow-friendly governments. In 2020, when protests broke out in Belarus over the reelection of longtime strongman Alexander Lukashenko, Russia stood by him during a brutal crackdown and offered to send troops. In 2008, Russia invaded Georgia and seized control of two separatist regions.

Some see Kazakhstan as also presenting an opportunity for Russia to consolidate its power regionally.

Fyodor Lukyanov, a leading Moscow-based foreign policy expert, said by stepping in with military force Moscow has made itself the "guarantor upon whose position further events depend." He said the situation was similar to Armenia in 2020, when Russia sent peacekeeping troops after a war with Azerbaijan over the disputed Nagorno-Karabakh territory.

Intel documents repeatedly failed to forecast Capitol riot

By Eric Tucker and Michael Balsamo
Associated Press

People listen as then-President Donald Trump speaks during a rally Jan. 6, 2021, in Washington. Intelligence reports envisioned only a remote risk of violence. **EVAN VUCCI/AP**

WASHINGTON — Intelligence reports compiled by the U.S. Capitol Police in the days before last year's insurrection envisioned only an improbable or remote risk of violence, even as other assessments warned that crowds of potentially tens of thousands of pro-Trump demonstrators could converge in Washington to create a dangerous situation.

The documents, obtained by The Associated Press, underscore the uneven and muddled intelligence that circulated to Capitol Police officers ahead of the Jan. 6 riot, when thousands of Donald Trump loyalists swarmed the Capitol complex and clashed violently with law enforcement officers in their effort to disrupt the certification of the results of the 2020 presidential election. The intelligence reports in particular show how the police agency for days grievously underestimated the prospect of chaotic violence and disruptions.

The contradictory intelligence produced by law enforcement leading up to the riot has been at the forefront of congressional scrutiny about the Jan. 6 preparations and response with officials struggling to explain how they failed to anticipate and plan for the deadly riot at the Capitol that day. The shortcomings led to upheaval at the top ranks of the department, including the ouster of the then-chief — though the assistant chief in charge of intelligence and protective operations at the time remains in her position.

There was, according to a harshly critical Senate report issued last June, "a lack of consensus about the gravity of the threat posed on January 6, 2021."

"Months following the attack on the U.S. Capitol, there is still no consensus among USCP officials about the intelligence reports' threat analysis ahead of January 6, 2021," the report stated.

The daily intelligence reports have been discussed in congressional testimony and summarized in the Senate report. But the AP on Friday evening obtained full versions of the documents for Jan. 4, 5 and 6 of last year.

On each of the three days, the documents showed, the Capitol Police ranked as "highly improbable" the probability of acts of civil disobedience and arrests arising from the "Stop the Steal" protest planned for the Capitol. The event and nearly two dozen others were ranked on a scale of "remote" to "nearly certain" in terms of the likelihood of major disruptions. All were rated as either "remote," "highly improbable," or "improbable," the documents show.

"No further information has been found to the exact actions planned by this group," the Jan. 6 report says about the "Stop the Steal" rally.

The Million MAGA March planned by Trump supporters is rated in the document as "improbable," with officials saying it was "possible" that organizers could demonstrate at the Capitol complex, and that though there had been talk of counter-demonstrators, there are "no clear plans by those groups at this time."

Those optimistic forecasts are tough to square with separate intelligence assessments compiled by the Capitol Police in late December and early January. Those documents also obtained by AP, warned that crowds could number in the tens of thousands and include members of extremist groups like the Proud Boys.

A Dec. 21, 2020 intelligence assessment showed how people had been researching and discussing the tunnels under the Capitol — typically used by members of Congress and staff — on public websites.

Adding to the mixed intelligence portrait is a Jan. 5 bulletin prepared by the FBI's Norfolk field office that warned of the potential for "war" at the Capitol. Top Capitol Police leaders have said they were unaware of that document.

Capitol Police officials have repeatedly insisted that they had no specific or credible intelligence that any demonstration at the Capitol would result in a large-scale attack on the building.

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NEWS BRIEFING

Man who bought gun Rittenhouse used in killings takes plea deal

From news services

MILWAUKEE — The man who bought Kyle Rittenhouse an assault-style rifle when he was only 17 has agreed to plead no contest to contributing to the delinquency of a minor, a non-criminal citation, and avoid convictions on the two felonies he'd been facing.

The Journal Sentinel reports Dominick Black, 20, was charged in November 2020 with two counts of delivering a dangerous weapon to a minor, resulting in death. The two counts related to Joseph Rosenbaum and Anthony Huber, the protesters Rittenhouse fatally shot the night of Aug. 25, 2020, in Kenosha.

Black was 18 when he purchased the rifle for Rittenhouse at a hardware store in Rusk County in May of that year. At 17, Rittenhouse was too young to legally purchase the weapon.

In August 2020, Rittenhouse used the rifle to kill two people and wound a third during protests in Kenosha. In November, a jury found him not guilty, based on his claim of self-defense.

Black was the first prosecution witness at Rittenhouse's trial, but the status of his own charges were up in the air after Judge Bruce Schroeder agreed to throw out one of the charges against Rittenhouse — that he unlawfully possessed a firearm as a minor. The defense convinced Schroeder that an exception in the law allows 17-year-olds to possess rifles and shotguns, or at least left the law too vague to be enforceable.

On Friday, Assistant District Attorney Thomas Binger filed a proposed plea agreement. It suggested Black would plead no contest to a pair of citations, and pay a $2,000 fine, and the felony counts would be dismissed.

Pakistan snow deaths: At least 22 people, including 10 children, died in a popular mountain resort town in Pakistan after being stuck in their vehicles overnight during a heavy snowstorm as temperatures plummeted, officials said Saturday.

Most of the victims died of hypothermia, officials said. Among them was an Islamabad police officer and seven other members of his family, fellow police officer Atiq Ahmed said.

More than 4 feet of snow fell in the area of the Murree Hills resort overnight Friday and early Saturday, trapping thousands of cars on roadways, said Interior Minister Sheikh Rashid Ahmed. The snow was so severe that heavy equipment brought in to clear it initially got stuck during the night, said Umar Maqbool, assistant commissioner for the town of Murree. Temperatures fell to 17.6 degrees Fahrenheit.

Guantanamo Bay: Human rights watchdog Amnesty International has urged President Joe Biden to close the Guantanamo Bay detention facility in Cuba, which has been operational for 20 years this month.

The camp stands for arbitrariness, injustice and torture, Amnesty's U.S. expert Sumit Bhattacharyya said ahead of protests planned to mark the 20th anniversary.

The camp now has 39 detainees left. It was established under the government of Republican President George W. Bush to hold suspected Islamist terrorists without trial after the Sept. 11, 2001, terrorist attacks on New York City and Washington, D.C.

Bush's successor, Democrat Barack Obama, wanted to close it, but failed due to opposition in Congress, while Republican Donald Trump wanted to keep the camp open.

Thune to run again: Sen. John Thune of South Dakota, the second-ranking Senate Republican, announced Saturday that he would seek reelection, after an aggressive lobbying campaign by colleagues prompted him to put aside concerns about the future of his party and pursue a fourth term.

"I'm asking South Dakotans for the opportunity to continue serving them in the U.S. Senate," Thune said in a statement.

Thune, who turned 61 Friday, had recently told associates that he was considering retirement, complaining about the strain of congressional service and privately expressing concern about former President Donald Trump's continuing grip on the Republican Party.

A host of Senate Republicans leaned on Thune in recent weeks to run again, but Minority Leader Sen. Mitch McConnell of Kentucky was especially aggressive and met privately with him this past week. McConnell turns 80 next month and has made clear that he wants to remain his party's Senate leader into 2023.

Brazil cliff collapses: A towering slab of rock broke from a cliff and toppled onto pleasure boaters drifting near a waterfall on a Brazilian lake Saturday and officials said at least six people died.

Edgard Estevo, commander of the Minas Gerais State Fire Department, said at a news conference that in addition to the dead as many as 20 people might be missing and officials were seeking to identify them.

Officials said at least 32 people were injured, though most had been released from hospitals by Saturday evening.

Video images showed a gathering of small boats moving slowly near the sheer rock cliff on Furnas Lake when a fissure appeared in the rock and a huge piece toppled onto at least two of the vessels.

Estevo said the accident occurred between the towns of Sao Jose da Barra and Capitolio, from which the boats had left.

Singer's son: Sinead O'Connor's 17-year-old son, Shane, was found dead in Ireland on Friday after the Irish singer-songwriter notified authorities that he had gone missing.

Police said the missing person case was closed after a body was found in the eastern coastal town of Bray, about 12 miles south of Dublin.

O'Connor posted on Twitter that her son, "the very light of my life, decided to end his earthly struggle today and is now with God. May he rest in peace and may no one follow his example. My baby, I love you so much. Please be at peace."

Shane was one of O'Connor's four children.

Biden budget: The White House appears to be aiming for release of President Joe Biden's fiscal 2023 budget in March, according to multiple sources familiar with the matter, a month after the statutory deadline, which is the first Monday in February.

The Office of Management and Budget has remained mum on timing, but congressional staff have been told to expect release sometime in March at the earliest, following Biden's address to a joint session of Congress, which Speaker Nancy Pelosi, D-Calif., has invited him to give on March 1.

Protesters use a ladder Saturday to invade the headquarters of Democrats' Party in Tirana, Albania. Police used a water cannon and tear gas to disperse the protesters who broke into the headquarters of the country's main opposition party in an internal squabble over the party's leadership. **FRANC ZHURDA/AP**

WORLD&NATION
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Virus fuels breakdown of services

Omicron's vast spread jamming businesses, schools

By Jennifer Sinco Kelleher and Terry Tang
Associated Press

New York City Sanitation Department workers fill a salt spreader Friday in New York. **MARY ALTAFFER/AP**

Ambulances in Kansas speed toward hospitals then suddenly change direction because hospitals are full. Employee shortages in New York City cause delays in trash and subway services and diminish the ranks of firefighters and emergency workers. Airport officials shut down security checkpoints at the biggest terminal in Phoenix and schools across the nation struggle to find teachers for their classrooms.

The current explosion of omicron-fueled coronavirus infections in the U.S. is causing a breakdown in basic functions and services — the latest illustration of how COVID-19 keeps upending life more than two years into the pandemic.

"This really does, I think, remind everyone of when COVID-19 first appeared and there were such major disruptions across every part of our normal life," said Tom Cotter, director of emergency response and preparedness at the global health nonprofit Project HOPE. "And the unfortunate reality is, there's no way of predicting what will happen next until we get our vaccination numbers — globally — up."

First responders, hospitals, schools and government agencies have employed an all-hands-on-deck approach to keep the public safe, but they are worried how much longer they can keep it up.

In Kansas' Johnson County, paramedics are working 80 hours a week. Ambulances have frequently been forced to alter their course when the hospitals they're heading to tell them they're too overwhelmed to help, confusing the patients' already anxious family members driving behind them. When the ambulances arrive at hospitals, some of their emergency patients end up in waiting rooms because there are no beds.

Dr. Steve Stites, chief medical officer for the University of Kansas Hospital, said when the leader of a rural hospital had no place to send its dialysis patients last week, the hospital's staff consulted a textbook and "tried to put in some catheters and figure out how to do it."

Medical facilities have been hit by a "double whammy," he said. The number of COVID-19 patients at the University of Kansas Hospital rose from 40 on Dec. 1 to 139 on Friday. At the same time, more than 900 employees have been sickened with COVID-19 or are awaiting test results — 7% of the hospital's 13,500-person workforce.

"What my hope is and what we're going to cross our fingers around is that as it peaks ... maybe it'll have the same rapid fall we saw in South Africa," Stites said, referring to the swiftness with which the number of cases fell in that country. "We don't know that. That's just hope."

The omicron variant spreads even more easily than other coronavirus strains, and has already become dominant in many countries. It also more readily infects those who have been vaccinated or had previously been infected by prior versions of the virus. However, early studies show omicron is less likely to cause severe illness than the previous delta variant, and vaccination and a booster still offer strong protection from serious illness, hospitalization and death.

Still, its easy transmissibility has led to skyrocketing cases in the U.S., which is affecting businesses, government offices and public services alike.

In downtown Boise, Idaho, customers were queued up outside a pharmacy before it opened Friday morning and before long, the line wound throughout the large drugstore. Pharmacies have been slammed by staffing shortages, either because employees are out sick or have left altogether.

In Los Angeles, more than 800 police and fire personnel were sidelined because of the virus as of Thursday, causing slightly longer ambulance and fire response times.

In New York City, officials have had to delay or scale back trash and subway services because of a virus-fueled staffing hemorrhage. The Metropolitan Transportation Authority said about one-fifth of subway operators and conductors — 1,300 people — have been absent in recent days. Almost one-fourth of the city sanitation department's workers were out sick Thursday, Sanitation Commissioner Edward Grayson said.

"Everybody's working 'round the clock, 12-hour shifts," Grayson said.

At Phoenix Sky Harbor International Airport, two checkpoints at the airport's busiest terminal were shut down because not enough Transportation Security Administration agents showed up for work, according to statements from airport and TSA officials.

Meanwhile, schools from coast to coast tried to maintain in-person instruction despite massive teacher absences. In Chicago, a tense standoff between the school district and teachers union over remote learning and COVID-19 safety protocols led to classes being canceled over the past three days. In San Francisco, nearly 900 educators and aides called in sick Thursday.

In Hawaii, where public schools are under one statewide district, 1,600 teachers and staff were absent Wednesday because of illness or pre-arranged vacation or leave.

As spending bill stalls, climate goals stay elusive

Build Back Better plan sidetracked by Manchin last month

By Matthew Daly
Associated Press

Even without Build Back Better, President Biden can pursue his climate agenda through rules and regulations, but those can be undone by subsequent presidents. **ALEX BRANDON/AP**

WASHINGTON — President Joe Biden faces a steep path to achieve his ambitious goal of slashing planet-warming greenhouse gas emissions in half by 2030, amid legislative gridlock that has stalled a $2 trillion package of social and environmental initiatives.

Biden's Build Back Better plan, which contains $550 billion in spending and tax credits aimed at promoting clean energy, was sidetracked by Democratic Sen. Joe Manchin of West Virginia, who said just before Christmas that he could not support the legislation as written.

Democrats insist they are moving forward on the sweeping package, which also would bolster family services, health care and other programs. Manchin signaled in recent days that climate-related provisions were unlikely to be a deal-breaker, but the bill has taken a back seat to voting rights legislation and other Democratic priorities.

Even without the legislation, Biden can pursue his climate agenda through rules and regulations. But those can be undone by subsequent presidents, as demonstrated by Biden reversing Trump administration rules that rolled back protections put into place under Barack Obama.

Experts cite Biden's executive authority to regulate tailpipe emissions from cars and trucks, as well as restrict emissions from power plants and other industrial sources, and the federal government's vast power to approve renewable energy projects on federal lands and waters.

The Environmental Protection Agency announced new tailpipe rules for cars and trucks the day after Manchin's bombshell announcement Dec. 19. The next day, the Interior Department announced approval of two large-scale solar projects in California and moved to open up public lands in other Western states to solar development as part of the administration's efforts to counter climate change by shifting from fossil fuels.

The administration also has access to tens of billions of dollars under the bipartisan infrastructure law approved in November, including $7.5 billion to create a national network of electric vehicle chargers; $5 billion to deliver thousands of electric school buses nationwide; and $65 billion to upgrade the power grid to reduce outages and facilitate expansion of renewable energy such as wind and solar power.

"I think the U.S. has a lot of tools and a lot of options to make gains on climate in the next decade," said John Larsen, an energy systems expert and partner at the Rhodium Group, an independent research firm.

"Build Back Better is helpful" to meet Biden's goals, "but if you don't have Build Back Better, that doesn't mean nothing happens," Larsen said. "It just makes the task ahead a bit more challenging."

Larsen is co-author of a Rhodium Group study last fall that found that passage of the Build Back Better package, along with the bipartisan infrastructure law and regulations by key federal agencies and states, could cut U.S. greenhouse gas emissions by 45% to 51% below 2005 levels in 2030.

The Biden bill offers incentives for electric car purchases, development of technology to capture and store carbon emissions, and construction of wind and solar farms, among other provisions.

Global leaders made progress at a November climate summit in Scotland, "but there needs to be much more" action taken, said Penn State climate scientist Michael Mann. "And for the U.S. to be able to do its part, we need the climate provisions of Build Back Better to pass Congress as soon as possible."

Jesse Jenkins, an energy systems engineer at Princeton University who has led an effort to model the Build Back Better bill's effect on U.S. emissions, said there is "a yawning gap" between where U.S. emissions are today "and where we need to be to hit President Biden's climate targets."

Such a gap "is unlikely to be bridged by executive action or state policy alone," Jenkins said in an email. The Princeton model estimates that the United States will fall 1.3 billion tons of carbon dioxide equivalent short of Biden's 2030 climate commitment without the Build Back Better law.

Carbon dioxide equivalent is a standard measurement for the range of so-called greenhouse gases, including carbon dioxide, methane and nitrous oxide, that are generated from the burning of coal and petroleum and from other industrial uses and agriculture, and trap heat in the atmosphere.

Still, Jenkins remains optimistic about U.S. climate action.

"I do not accept the premise that the Build Back Better package is dead," he wrote, adding that he thinks "there is still a very good chance that Congress passes the climate provisions and some combination of social policies" being pushed by Democrats.

Former President Barack Obama eulogizes ex-Majority Leader Harry Reid in Las Vegas on Saturday. **SAUL LOEB/GETTY-AFP**

Dems honor Reid as man 'who got things done'

By Ken Ritter and Darlene Superville
Associated Press

LAS VEGAS — Former President Barack Obama commemorated the late Senate Majority Leader Harry Reid on Saturday as a man "who got things done," as Democratic leaders gathered from around the country to recall Reid — often laughingly — as a man whose impatience for pleasantries was part of a drive to improve the lives of ordinary Americans.

The turnout was testimony to Reid's impact on some of the most consequential legislation of the 21st century.

President Joe Biden escorted Reid's widow, Landra Reid, to her seat at the outset of services, before an honor guard bore a flag-draped casket to the well of a hushed auditorium.

Reid died Dec. 28 at home in Henderson, Nevada, at 82 of complications from pancreatic cancer.

"Let there be no doubt. Harry Reid will be considered one of the greatest Senate majority leaders in history," Biden said, as leaders credited Reid's work on strengthening health care and on Wall Street reform and recovery in the wake of the 2008 recession.

Biden, House Speaker Nancy Pelosi and Senate Majority Leader Chuck Schumer spoke during an invitation-only memorial.

Obama said that when Reid helped pass the Affordable Care Act, "he didn't do it to burnish his own legacy," but instead "did it for ... families like his, who needed somebody looking out for them. When nobody else did, Harry got things done."

Reid's son, Leif, was one of a series of speakers who humorously recalled his father's habit of abruptly hanging up on telephone conversations.

Leif Reid tried to explain that the gesture was more about Reid preserving time for family.

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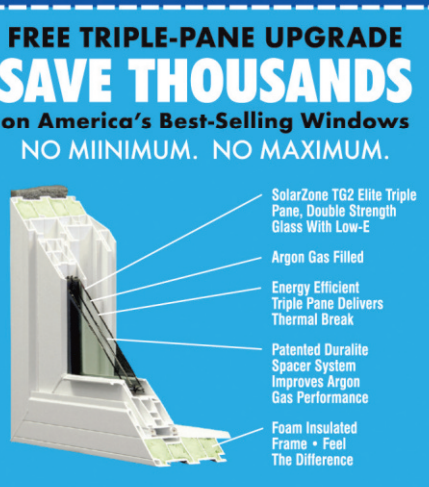
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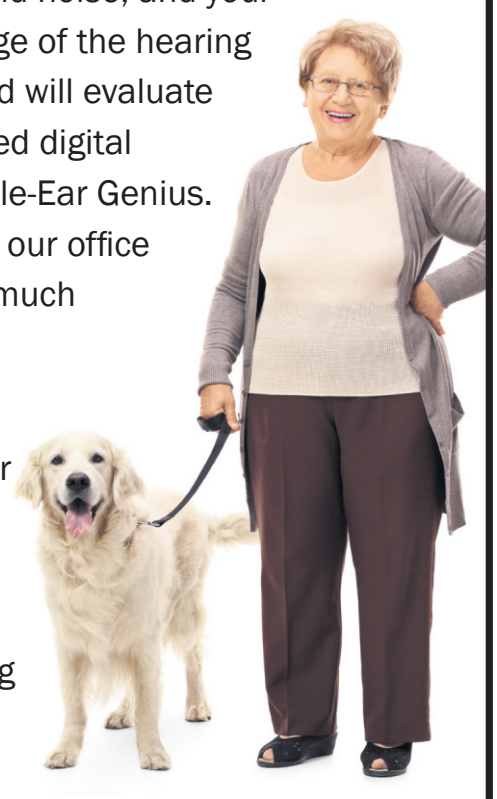

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WORLD & NATION

Pets' fate after Colo. fire not known

Dozens lost more than their homes in wake of blazes

By Colleen Slevin and Brittany Peterson
Associated Press

Lisa Young pets her horse, Foxy, on Wednesday in Colorado. Young lost her Denver-area home and likely her two cats in recent wildfires. **BRITTANY PETERSON/AP**

DENVER — When Lisa Young evacuated her home as a fast-moving Colorado wildfire burned, it looked like firefighters were going to be able to stop what appeared then to just be a grass fire in a field behind her home. She just took her purse, turned off her slow cooker and television and made sure her two cats had enough food and water to drink, thinking she would be back home soon.

Later that night staying with relatives, she watched images of her home outside of Denver burning on television, her driveway recognizable because of her father's Corvette on fire. Her house was one of nearly 1,000 destroyed in the blaze, leading her to fear that her calico cats, Joy and Noelle, 5-year-old sisters, died in the fire.

Most people safely evacuated from the wildfire that was propelled by 105 mph winds, but Young is among dozens of homeowners who either had pets who died, had to scramble to find them or still don't know the fate of their dogs or cats.

If the windows in her home broke in the fire's heat, there's a chance the cats, who were feral as kittens and cannot be held unless they are willing, may have escaped, she said.

"There's that one little hope," said Young, who has been comforted by daily visits to take care of her horse, who was safe from the flames in his boarding stable.

There have been happy endings. The neighbors of one police officer who was at work when the fire broke out were able to rescue his family's three dogs before his family's home was destroyed. Another man who was away at work when his home burned was reunited with his cat, who had a burned face, after someone heard it meowing outside a home that survived nearby.

The Humane Society of Boulder Valley has reunited more than 25 pets with their owners since the fire destroyed homes in the communities of Louisville and Superior, including a dog who had spent two days outside and had some burned paws, the group's CEO Jan McHugh-Smith said. The organization has also been taking care of about a dozen animals, including a tortoise and a cockatiel, in its shelter who cannot live with their owners in their temporary living situations, she said.

Like Young, many pet owners have posted messages and photos of their pets on a Facebook page set up to help find missing animals. Others trying to help have also been posting photos of pets, mainly cats, sighted in their areas and offering to take in pets who can't live with their owners in temporary housing.

The page's organizer, Katie Albright, a missing animal recovery specialist from the area who now lives in Oregon, is careful not to draw any conclusions about the likelihood of still finding a pet after the fire. While working to recover pets after the Holiday Farm fire in Oregon in 2020, some were skeptical any would be found but the last cat trapped there was not captured until a year later, she said.

However, people are so eager to help though that they may end up harming other animals not affected by the fire, Albright said.

While dogs have been known to wander far from disasters, cats tend to stay within about a mile of home. Despite that, there have been some reports of people finding cats in communities beyond the fire zone and taking them to their local shelters, thinking they are missing cats from the fire area. However, they are more likely outdoor cats that live in those areas and, unless they have a microchip to identify their owners, they likely will never get back to their homes, she said.

Some owners also want to set up traps to capture missing cats but Albright instead recommends first setting out some food in an area with some kind of cover, like vegetation, and using a trail camera — the kind hunters use to scout out areas for wildlife — to check on what animals, if any, may be in the area before deciding to set up a trap to avoid capturing a cat who is not missing or a wild animal. Any traps must also be checked at least every hour to avoid having a panicked trapped animal hurt itself, she said.

People returning to newly reopened neighborhoods can also just walk around and check places where cats tend to hide such as culverts, vehicles and garages, keeping an eye out especially for injured cats, she said.

Code 3 Associates, an organization hired by authorities to rescue animals after natural disasters around the United States that is based in Longmont, Colorado, not far from the fire, set out traps in hopes of catching missing cats near neighborhoods that were burned but they did not catch any, said Janee Boswell, the group's director of education and partnerships. That combined with a community typically diligent in reporting stray animals to authorities makes her think there are not many missing animals out there and that the fire was a "mass casualty event" for pets who were in homes that burned.

"I am guessing they probably perished in those residences and those few who got out have been located and returned," she said.

While people have time to gather belongings and pets in slower moving disasters such as hurricanes or floods and even more typical wildfires in mountain areas, many people not at home when the Colorado fire started never had a chance to rescue their pets, she said.

Young said she will not have closure until she is able to go home and find any remains of her cats.

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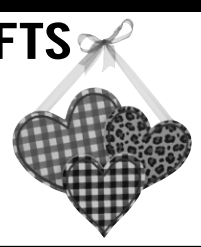

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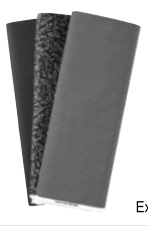
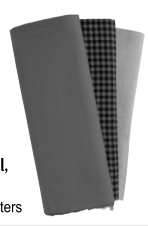

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A makeshift memorial along Westbury Road in Riverdale, Ga., near the place Elyjah Munson, 11, was shot and killed while walking home from school. **ALYSSA NOEL POINTER/THE NEW YORK TIMES**

'It is absolutely a crisis'

From toddlers to teenagers, more kids are dying by gunfire during pandemic. And it's getting worse.

By Jack Healy
The New York Times

Kendall Munson was so worried about the gun violence in her neighborhood on Chicago's South Side that she sent her sons to live with their grandparents outside Atlanta.

But death found them anyway.

On Dec. 9, her goofy, football-loving 11-year-old son, Elyjah, and some friends were walking to a gas station for after-school snacks when one of Elyjah's best friends, a 12-year-old, pulled a gun from a backpack and shot Elyjah in the head.

It was the second time last year that the family had been jolted by gun violence.

Two weeks before Elyjah was killed, his 5-year-old cousin, Khalis Eberhart, was fatally shot after a 3-year-old cousin found a gun under a sofa cushion.

"It's easy to get a gun. It's easy for our kids to get one," said Munson, who believes that her son's death was not intentional. "When you're a kid frivolously playing with something you think is a toy, this is what happens."

The number of children and teenagers killed by gunfire has risen sharply during the coronavirus pandemic.

Researchers describe the increase as a fatal consequence of rising nationwide homicide rates, untreated traumas of COVID-19 and a surge of pandemic gun-buying that is putting more children into close contact with guns — both as victims and those wielding guns.

The toll

The Centers for Disease Control and Prevention reported that the rate of gun deaths of children age 14 and younger rose by roughly 50% from the end of 2019 to the end of 2020.

And it appears the toll grew worse last year.

More than 1,500 children and teenagers younger than 18 were killed in homicides and accidental shootings last year, compared with about 1,380 in 2020, according to the Gun Violence Archive, a publicly sourced database that tracks gun deaths in real time before official government counts.

Toddlers are discovering guns under piles of clothes and between couch cushions. Teenagers are obtaining untraceable ghost guns made from online kits. Middle school students are carrying handguns for protection.

While children die of gunfire at far lower rates than adults, the rise in young lives cut short has raised alarms with police officials and families across the country.

"We keep seeing the same thing over and over again," said Keith Meadows, the police chief in South Fulton, Georgia, where two children, including Khalis Eberhart, have recently died of accidental shootings. "When the pandemic hit, we just had this big influx of people getting gun permits. People are buying these weapons without getting the right type of education."

Police departments and cities across the country are struggling to intervene.

Larger cities like Philadelphia, tormented by rising youth violence, are plowing millions into violence-intervention programs, youth leadership groups and community groups.

In December, Meadows held a gun safety course that 50 parents attended, some with their children in tow.

A day later, a 3-year-old boy was wounded after he found a gun under a bed and shot himself in the stomach.

Much of the toll is concentrated in a few dozen big cities, with Chicago, Philadelphia, Houston and Milwaukee at the top of the list, according to the Gun Violence Archive.

But few places in the U.S. go unscathed.

In Sedalia, a city of 22,000 in central Missouri, 4-year-old Andre Walker fatally shot himself at home after finding the loaded family handgun. D'Shaunti Kyanni Hunter, 17, was found shot to death in a rural Georgia cemetery.

After a gunman killed four teenagers at Oxford High School in Michigan, the local prosecutor filed involuntary manslaughter charges against the parents of the 15-year-old suspect. The prosecutor accused the teenager's parents of buying him the handgun as a Christmas present and leaving it available to him in an unlocked bedroom drawer, even as school officials raised alarms about their son's violent fantasies.

The parents have pleaded not guilty.

The anger

But for the most part, adult gun owners are not charged when their weapons are involved in shootings that kill children and teenagers, legal experts say. And some families said they were frustrated that the shootings — which disproportionately affect Black and Hispanic children and teenagers in poorer neighborhoods — did not seem to stir much wider concern.

Mourners bring flowers and balloons Dec. 1 to a makeshift memorial at Oxford High School in Michigan. A 15-year-old gunman killed four students the day before. The suspect's parents also were charged in the case. **NICK HAGEN/THE NEW YORK TIMES 2021**

Malissa Thomas-St. Clair co-founded a nonprofit made up of mothers who have lost a child to violence in Columbus, Ohio. **MADDIE MCGARVEY/THE NEW YORK TIMES 2021**

"It's like a normal thing," said Kim Sipes, whose 16-year-old nephew, Ramon Sosa, was shot and killed with his grandmother over the summer in Oklahoma City.

A 16-year-old has been charged in their deaths, reflecting how the number of youths 19 and younger who commit homicides rose by nearly 20% between 2019 and 2020, according to FBI crime data.

Sipes said she wanted Oklahoma legislators to pass laws that would prevent 16-year-olds from gaining access to handguns but said she had little hope that the killings would galvanize them to act. Even a fundraising website her family set up to cover funeral costs struggled to reach one-third of the $10,000 goal.

Researchers say public health agencies and schools strained by two years of the pandemic are now falling behind in addressing the roots of the current surge in violence affecting children.

"We hoped that as life resumed, things would go back to the way they were," said Sarah Burd-Sharps, senior director of research at Everytown for Gun Safety, a gun control group funded largely by Michael Bloomberg, the former New York mayor. "It's clearly not happening."

Instead, anti-violence activists say a sense of helplessness and anger has taken root.

"Is it COVID? Is it mental disorders? Are these guns getting into the hands of younger kids?" asked Malissa Thomas-St. Clair, an activist in Columbus, Ohio, who co-founded the group Mothers of Murdered Columbus Children after a 14-year-old boy shot and killed his 2-year-old nephew last year. "There's nowhere you can hide."

A recent tally from Mike McLively, who directs the Community Violence Initiative at the gun reform group Giffords, found that 15 states have pledged nearly $700 million toward gun violence prevention. The pandemic interrupted many of these programs, and cities are now scrambling to catch up.

"It is absolutely a crisis," said Erica Atwood, senior director of Philadelphia's Office of Policy and Strategic Initiatives for Criminal Justice and Public Safety. More than 30 children and teenagers died in shootings in the Philadelphia area last year, according to the Gun Violence Archive.

The violence

In Columbus, Ohio's booming capital, activists say a rise of chaotic, sometimes inexplicable eruptions of gun violence aimed at children has left neighborhoods reeling and children too frightened to walk home from bus stops.

In 2019, three children 17 and younger were killed by gunfire. That number rose to 20 in 2020 and 17 last year, according to police statistics.

Bereaved families have begun organizing to demand action from the police and community leaders.

Mothers march in matching orange T-shirts and wave posters of their slain children. They visited impromptu vigils at murder scenes until one was shot up over the summer.

In Columbus, 2021 began with the murder of two young children.

Late on New Year's Day of last year, Ava Williams, 9, and her sister, Alyse, 6, were shot and killed by their father, who had spent the pandemic in and out of work and hoarding guns.

"I was worried about COVID," said Vanecia Kirkland, the girls' mother, who described her daughters as loving and inseparable sisters. "I should have been worried about their father."

Then in early December came the grim news that another pair of children had been killed.

Demetrius Wall'Neal, a football-loving 9-year-old, and his 6-year-old sister, Londynn, who never left home without a favorite sparkly purse, were climbing into a car with their mother's boyfriend when gunmen walked up and sprayed the car with bullets, killing all three.

"How could you kill two babies?" their grandmother Jessica Jones wondered as she sat inside a bakery one morning in the Columbus suburb where Demetrius had played football. "I just don't understand. When does it end?"

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South Windsor CT

South Windsor Public Schools

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New York Times Crossword

COLOR MIXING

BY PAOLO PASCO / EDITED BY WILL SHORTZ

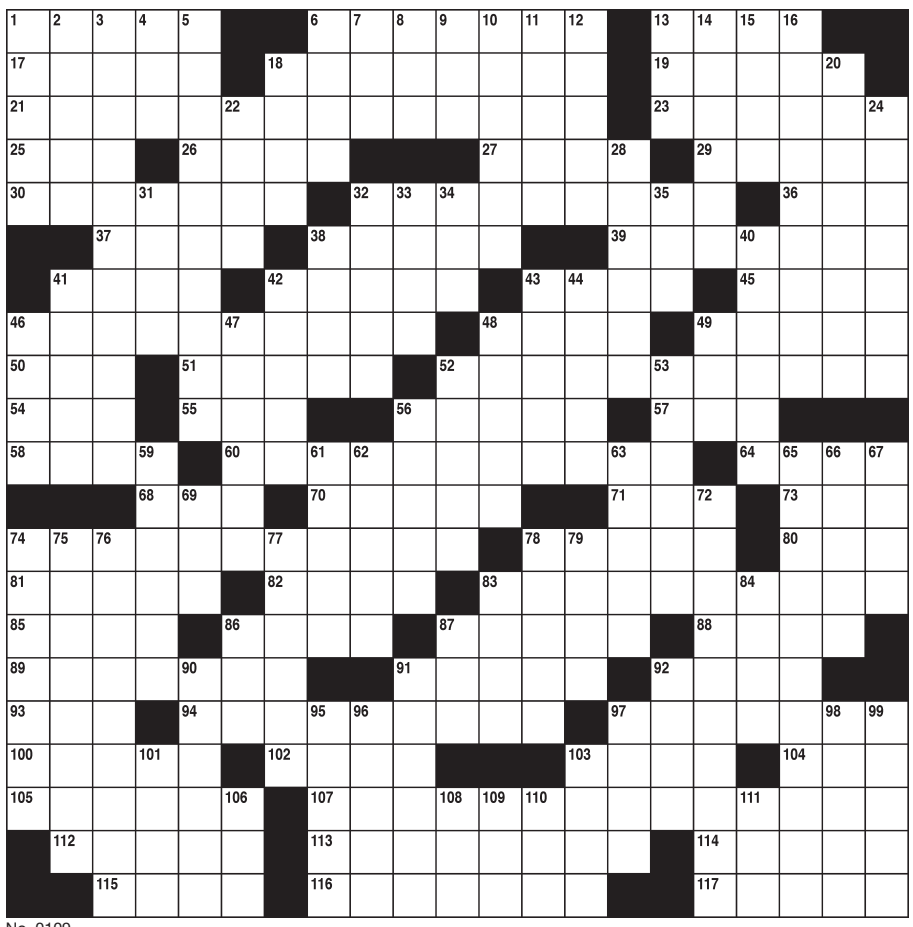
Paolo Pasco, of San Diego, is a senior at Harvard studying computer science. He sold his first crossword to The Times when he was 15. This is his 22nd puzzle for the paper. He wrote a program to help him find examples of its theme. He isn't sure about his plans after graduation. "I'm just counting on someone to read this blurb and think, Now there's a guy I want to offer a job to!" — W.S.

ACROSS

1 Game option represented by a flat palm
6 Singer with the 2016 No. 1 album "A Seat at the Table"
13 Disney queen
17 Not clash
18 Front lines?
19 Said without saying
21 CERISE + LAVENDER = certain baby animals
23 God sometimes depicted with green skin
25 State in which "Parks & Recreation" is set: Abbr.
26 Pull some strings, maybe?
27 Clinches
29 Chip away at
30 Employee on an airline or cruise ship
32 CORAL + GOLD = pet-store purchase
36 Veto
37 ____ stick
38 Quarterback who holds the N.F.L. record for most consecutive games started (297)
39 "You're on!"
41 Train set
42 Tailor, maybe
43 One-named singer with the album "Lovers Rock"
45 Lipstick choice
46 AMBER + GREEN = imported brew
48 Final Fantasy character who shares his name with a U.S. city
49 Sashay, say
50 ____ B. Wells Society for Investigative Reporting
51 A bunch
52 PEAR + CRIMSON = fighting group
54 Bottle flipping in the mid-2010s, e.g.
55 Hospital settings, briefly
56 Poster board?
57 Max's opposite
58 Bo or bonsai
60 LIME + MAGENTA = visualization
64 ["You're still talking?"]
68 Subj. of some collegiate bragging
70 Actor Gallagher
71 Go astray
73 "Herc could stop a show/Point him at a monster and you're talking ____" (lyric in Disney's "Hercules")
74 RUST + SCARLET = celestial group
78 Daughter in the comic strip "FoxTrot"
80 Cha chaan teng serving
81 Plot problems
82 Dis-tressed
83 CREAM + PEACH = nonviolent protest
85 Plantings lining the Literary Walk in Central Park
86 Skier's accessory
87 Many an art print, briefly
88 "No injuries here"
89 2019 space film
91 B's in math?
92 Devotee, informally
93 A ways
94 TEAL + OCHER = breakfast option
97 Absolves
100 Fisher of 2018's "Eighth Grade"
102 One towering over the rest of the field?
103 Actress Rooney
104 ____ Giedroyc, co-host of "The Great British Bake Off"
105 Nappy : U.K. :: ____ : U.S.
107 MAUVE + TANGERINE = restaurant handout
112 African antelope
113 Frenzied
114 Goddess who turned Picus into a woodpecker
115 Throws in
116 Unbelievable rumors
117 Takes the edge off

DOWN

1 2024 Olympics host
2 Deal maker
3 Christopher Street Day celebration
4 Still, for a poet
5 Outlet store come-on
6 Miffed
7 Fantasy creature whose name is an anagram of another fantasy creature
8 Rural setting
9 What's the point of leatherwork?
10 Newcomer
11 Artist El ____
12 "The motor industry's Titanic," per a 1994 book
13 Nwodim of "S.N.L."
14 Ne'er-do-wells
15 Keep from sticking, say
16 "Wait for It" singer in "Hamilton"
18 Stave (off)
20 Got ready for guests, in a way
22 Prefix with centric or vision
24 Volleyball teams, e.g.
28 Lost traction while driving over
31 Sinuous dance that emulates a creature
32 3/4 and 7/8, e.g.
33 Done
34 Hound sound
35 Homophone of the sum of this clue number's digits
38 Took off
40 Who says "That I did love thee, Caesar, O, 'tis true"
41 Wood in some incense
42 Bring down
43 Truth ____
44 "Jung at heart" persona?
46 Talent
47 Par for the course
48 ____ to go
49 Chemistry, for one: Abbr.
52 Grinding tooth
53 Come out
56 High on marijuana, in slang
59 Way to go
61 Twangy, as a singer
62 "Us," "It" or "Her"
63 Progressive alternative
65 Ones doing stellar work
66 Total
67 One arranging for flood insurance?
69 Parts of many gaming rigs
72 Payment sent
74 In a bundle, as documents
75 Wasn't straight
76 Culinary phrase after "pollo" or "scaloppine"
77 Vessels hunted by K-ships
78 Element in many henna designs
79 "I'm in heaven!" sounds
83 Doner kebab bread
84 Latin 101 word
86 For
87 Film director ____ Isaac Chung
90 "That's it"
91 Heavy footwear choice
92 Evening in Italy
95 Car model name made entirely of Roman numerals
96 Novelist Ferrante
97 Of the flock
98 Cross swords
99 Sooty channels
101 Modern checkout device
103 Diagnostic scans, for short
106 Map lines: Abbr.
108 Clean-energy grp.
109 Stuff in cigarettes, but not e-cigarettes
110 "... is there more?"
111 Rapper known offstage as Mathangi Arulpragasam



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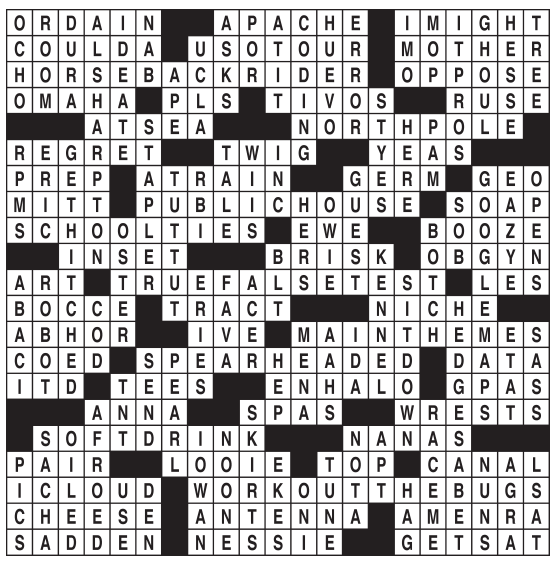

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CORONAVIRUS IN CONNECTICUT

A look at COVID-19 by the numbers

How bad is this wave compared with others? Who is hospitalized? How much are vaccines helping?

By Alex Putterman
Hartford Courant

The omicron variant of COVID-19 continues to surge through Connecticut, causing dramatic spikes in cases and hospitalizations statewide.

But who exactly is getting sick from COVID-19 at this stage of the pandemic? What role are vaccines playing? And how bad is this wave compared to previous outbreaks in Connecticut?

These are the numbers to know:

2,200% — Increase in Connecticut's COVID-19 cases over past two months: The first week of November, Connecticut averaged 341 new COVID-19 cases per day.

The first week of January, the state averaged 7,940 new cases a day, most ever in a seven-day span and an increase of about 2,200% from two months prior.

7th — Connecticut's rank among U.S. states in recent COVID-19 cases: For much of 2021, Connecticut officials touted the state's status as one of the least COVID-afflicted states in the country.

Today, that's far from the case. Connecticut now has the seventh most daily cases per 100,000 residents of any state, behind Rhode Island, New York, New Jersey, Massachusetts, Delaware and Florida, according to data aggregated by the New York Times.

22.7% — Connecticut's seven-day test positivity rate: As of Dec. 27, Connecticut had never reported a COVID-19 test positivity rate above 11% in the 18 months since widespread testing began. Since

Turn to Virus, Page 3

People wait in line for a COVID-19 test at Bradley International Airport in Windsor Locks on Dec. 29. **JESSICA HILL/SPECIAL TO THE COURANT**

The Iron Horse Inn in Simsbury is being converted into an apartment complex, set to lease later this year. Bottom, an artist's rendering of the project, which features 25 units, high-tech features and green amenities. **MARK MIRKO/HARTFORD COURANT**

A new life for the old Iron Horse Inn

After half-century, Simsbury motel to be converted into luxury apartments

By Don Stacom | Hartford Courant

The Iron Horse Inn in Simsbury has shut down and developer Luke Florian will convert the building into 25 luxury apartments. The two-story motel operated along busy Hopmeadow Street for about 50 years, but closed early last month just days before Florian's Freedom Horse LLC bought it for $875,000.

The company plans extensive interior renovations over the next half-year so that leasing can begin in late summer or early fall.

Florian said he's convinced that a modern apartment complex with high-tech features and green amenities will be a big draw.

"The demand makes this project work," he said Tuesday. "When the pandemic hit, people were moving in with their families. Now they're tired of that. They want to get out. So many millennials — all these people my age or younger — are sick of living at home.

"Our residents are going to be people who've gone to college and come back. They're working in or around the professional office buildings or medical buildings. They want to live in Simsbury, but they can't afford the rents or a $400,000 single-family house."

Florian also predicts that tenants will include Simsbury residents who've sold their homes and moved but want a summer location for visits, and parents of students at nearby Westminster School.

The development will have 21 one-bedroom apartments ranging from 450 to 750 square feet, with rents roughly in the $1,700 to $2,500 range. Some will have balconies facing Talcott Mountain. Four studio units will be priced around $1,400 to $1,500.

Features will include stainless steel appliances, keyless fob entry, large windows, custom tile backsplashes in the bathrooms and kitchen, and in-unit washers and dryers.

Freedom Properties plans additional parking as well as a large patio for outdoor entertaining.

The pandemic and competition from Airbnb have pressured small, independent motels like the Iron Horse in recent years, said Florian.

Turn to Housing, Page 2

FREEDOM HORSE LLC/COURTESY

Disputed cell tower gets OK in Avon

Unanimous approval from council despite neighbors' complaints

By Don Stacom
Hartford Courant

AVON — After hours of complaints from nearby homeowners who fear an eyesore, Avon's council Thursday night unanimously approved building a 146-foot cell tower near Buckingham Park.

The council's vote came after months of debate about whether the tower is necessary for public safety or just an unwanted eyesore being forced on a neighborhood.

Homeowners banded together in 2021 with a Facebook page titled "Stop the Huckleberry Hill Cell Tower Project," and raised more than $12,000 in a GoFundMe campaign to block the town from proceeding.

The property is now the site of a 100-foot tower; the town and SBA Communications intend to replace it with a 146-foot version that they say will improve coverage for emergency radio systems.

Municipal officials maintain that the higher tower is essential to reduce the number of dead spots where police and fire radios don't work. They concluded the Huckleberry Hill location is the most feasible place for the tower.

"The town presented photo simulations — that was the idea of the RF (radio frequency) engineer the neighbors hired," council Chairman Dan Polhamus said Friday. "We think it will be visible but not very noticeable to the majority of people there."

But homeowners have argued that the original tower was built with the assurance that it it wouldn't be any higher.

Resident Joseph Zarb, who founded the GoFundMe drive, said the project involves a lot more than emergency systems and that town officials have steadily downplayed the dramatic change the tower will have on the skyline.

"Large amounts of commercial equipment will be added, not just equipment for public-safety communications," Zarb wrote on a GoFundMe message. "This new tower will house a minimum of four commercial cellular carriers, each on its own array. This tower will have multiple steel whip antennas and rise to a height of approximately five telephone poles, similar to the towers seen along I-95 in industrial areas."

Council member Heather Maguire, who was chair of the previous council, disagreed.

"This decision was always about ensuring public safety for the Avon community," Maguire said Friday. "While I recognize the concerns of the neighborhood, this was a critical need of our first responders — the police and fire departments — in order to effectively protect our community.".

The project still requires a decision by the planning and zoning commission that it complies with the town's long-term plan of development. SBA also needs approval of the Connecticut Siting Council before proceeding.

Don Stacom can be reached at dstacom@courant.com.

At Brown Butter Creations, sweet treats 'taste like more'

By Susan Dunne
Hartford Courant

In the One Stop Plaza on the New London Turnpike in Glastonbury, there is a pizza place, a deli, a Korean café and a rotisserie chicken joint. Now there is a place for dessert: Brown Butter Creations, a bakery run by two sisters from Glastonbury who have built a local following since starting an online business in 2018.

Ashli Esteves-Nelson and Marika Esteves-Smith co-own Brown Butter Creations with Esteves-Nelson's husband, Reggie Nelson. The name of the business comes from their favorite ingredient.

"We use brown butter in many recipes. It has a nutty flavor that brings out the deliciousness," Esteves-Smith says. "It's in that happy medium between melted and burned."

Another of their favorite ingredients is coconut: "It smells like vacation. When the weather is so cold like it is now, it brings a little warmth," Esteves-Nelson says.

Esteves-Smith does most of the cooking. She started cooking in childhood with her godmother, who owned Sweet and Savory Creations, a catering business in Glastonbury. Esteves-Smith graduated from the famed hospitality program at Johnson & Wales University. She has worked as a pastry chef at Loomis Chaffee School, at The River in Wethersfield and at Dee's One Smart Cookie in Glastonbury.

Ashli Esteves-Nelson, left, and Marika Esteves-Smith co-own Brown Butter Creations in Glastonbury. Below, offerings include snickerdoodle bars and lime-coconut doughnuts. **SUSAN DUNNE/HARTFORD COURANT**

She and Esteves-Nelson are helped in the shop by their parents, Debbie and Eddie Esteves. "We pulled them out of retirement," Esteves-Nelson says.

The store's motto comes from a comment Eddie Esteves often makes when he eats something delicious and wants seconds: "Tastes like more."

Esteves-Nelson has a degree in marketing from Hampton University in Hampton, Virginia. She was working in the supply chain management division at Pratt & Whitney in 2018 when she and her sister decided to start an online bakery business. They got their start at Hands On Hartford. Early in the pandemic, they transitioned to a cottage business, working from Esteves-Smith's house in Glastonbury.

By law, cottage businesses that earn more than $25,000 a year must move on to a commercial license. That's how the successful startup went brick and mortar.

"We had gained traction in the Glastonbury community," Esteves-Nelson says. They did this with many pop-up sales and food drives for Hands on Hartford's Backpack Nutrition Program.

The women found a vacant storefront in the One Stop Plaza that used to be an eyebrow-threading studio. They started building out their kitchen in September. The store opened on Dec. 7.

In the small shop, the sisters whip up a variety of pastries for takeout: doughnuts, cupcakes, dessert bars, tarts, homemade pop tarts, cakes and cookies, including their signature cookie, the indulgently rich Brown Butter Maple. Cakes include such indulgent flavors as Brown Butter Caramel Crunch and Chocolate Peanut Butter Explosion. They also make custom cakes and seasonal pies.

They have fun with their daily specials. In mid-December, it was tomato-pesto tarts. During the Christmas season, it was "Holiday in a Cup," of gingerbread cake, eggnog cream and salted caramel. On National Bacon Day, they made "maple bacon everything." Sometimes their specials are a little wild, like the Pumpkin Cheesecake filled Oreo Brownie.

The store, at 353 New London Turnpike, Glastonbury, is open from 10 a.m. to 3 p.m. Tuesday to Friday, and 8 a.m. to 2 p.m. Saturday. Brown Butter Creations is closed on Sunday and Monday.

Sunday could start icy before brief warmup

By Daniela Altimari
Hartford Courant

Icy roads are possible Sunday morning before temperatures rise and precipitation turns to rain.

The National Weather Service in Boston has issued a winter weather advisory beginning at 7 a.m. Sunday for parts of northern Connecticut and western and central Massachusetts calling for mixed precipitation and slippery roads.

A spokeswoman at the state Department of Transportation said crews are ready for the wintry weather but are asking the public for patience as the agency copes with staffing shortages.

"The safety of the traveling public is the department's number one priority," DOT spokeswoman Kafi Rouse said. "Our team is watching the weather and is ready for the next winter weather event. Staffing shortages from COVID and existing vacancies may lead to longer ice and snow clearance times, so we ask for patience from travelers and that they use extreme caution in icy conditions."

The DOT came under criticism for failing to prepare for icy road conditions Wednesday, but Garrett Eucalitto, a deputy commissioner with the DOT, said conditions were not right for effective treatment.

Crews couldn't put down a liquid brine solution because the pavement temperature was too cold in the last two days, Eucalitto said. It would have frozen, vehicles traveling over it would have crushed it and it would have dispersed, he said. And the rain would have washed it away.

Sunday's icy start is expected to make less of an impact because fewer people will be on the road on a weekend morning. But Gary Lessor, chief meteorologist with the Connecticut Weather Center at Western Connecticut State University, urged motorists to be extra careful, especially if they have to travel early in the day.

"For a while in the morning it could be slippery," Lessor said. He also advised caution on driveways and walkways.

Cold temperatures Saturday night and frozen ground mean the precipitation will initially freeze, but a warming trend as the morning wears on will turn the ice to rain, Lessor said.

"By noon most of the state should be warm enough to see just rain," he said, though slick conditions could remain in the northeastern and northwestern hills, where sleet instead of rain is forecast.

The first winter storm of 2022 dropped a foot of snow in eastern Connecticut, causing schools and day care centers across the state to close and making for a hazardous morning commute.

The relative warmth Sunday won't last: By Tuesday, the National Weather Service is predicting a high of 12 degrees.

Housing

from Page 1

"This property was referred to me by a friend a few years ago. The timing wasn't right. The market wasn't right. Financing wasn't favorable," he said. "Now the market is going crazy. We need new units. And we're seeing these smaller motels and hotels having a tougher time now."

Florian, a Southington High School graduate, has rebuilt and resold single-family and multifamily homes in central Connecticut for the past decade and estimates his company does about 25 of those projects a year. He has also remodeled a 24-unit apartment building in Plainville and a fire-damaged 12-unit building in Norwich.

Florian

"I like repurposing a perfectly good building. There's less redevelopment cost; it's good for the environment; you're throwing away less," he said. "And I like this kind of project; it's easier to do one large project in one location."

The Iron Horse had 28 rooms and a massive first-floor owners' suite; Freedom Horse will remodel interior spaces including hallways and a storage area to yield 25 apartments.

Connecticut-based Enviro Power will install its SmartWatt Boiler hot water system. It produces onsite electricity in addition to hot water, providing low cost and low emission heat and power, Freedom Horse said.

"I find it exciting that a newly renovated and energy-forward property will bring a new living community right to our main street," First Selectman Wendy Mackstutis said in a statement.

"Housing is critical for a vibrant, walkable downtown, and that's why projects like these are so important," said Sarah Nielsen, executive director of the Simsbury Main Street Partnership.

WEEKLY MARKET RUNDOWN

DOW 36,231.66 -106.64 | **NASDAQ** 14,935.90 -709.07 | **S&P 500** 4,677.03 -89.15 | **10-YR T-NOTE** 1.76% +.25 | **30-YR T-BOND** 2.11% +.20 | **CRUDE OIL** $78.90 +3.69 | **GOLD** $1,797.00 -30.50 | **EURO** $1.1363 -.0021

STOCKS OF LOCAL INTEREST — Sunday, January 9, 2022

COMPANY	TICKER	52-WK LOW	52-WK HIGH	FRIDAY CLOSE	$CHG 1WK	%CHG 1WK	%CHG 1MO	%CHG 1QTR	%CHG YTD	%RTN 1YR	RANK %RTN 1YR	RANK %RTN 5YRS*	PE	YLD
AT&T Inc	T	22.02	33.88	**26.29**	**2.21**	9.2	▲	▼	6.9	-5.5		-2.8	>99	7.9
Adv Micro Dev	AMD	72.50	164.46	**132.00**	**-11.90**	-8.3	▼	▲	-8.3	50.8		64.5	46	...
Alphabet Inc C	GOOG	1699.00	3037.00	**2740.09**	**-153.50**	-5.3	▼	▼	-5.3	58.5		27.8	26	...
Alphabet Inc A	GOOGL	1696.10	3019.33	**2740.34**	**-156.70**	-5.4	▼	▼	-5.4	59.9		27.3	83	...
Amazon.com Inc	AMZN	2881.00	3773.08	**3251.08**	**-83.26**	-2.5	▼	▼	-2.5	4.0		32.6	62	...
Amphenol Corp	APH	58.58	88.45	**82.12**	**-5.34**	-6.1	▼	▲	-6.1	28.3		20.9	36	1.0
Apple Inc	AAPL	116.21	182.94	**172.17**	**-5.40**	-3.0	▼	▲	-3.0	36.5		42.9	47	0.5
Avangrid Inc	AGR	44.02	55.57	**50.14**	**0.26**	0.5	▲	▼	0.5	11.1		8.6	24	3.5
Bank of America	BAC	29.57	48.69	**49.18**	**4.69**	10.5	▲	▲	10.5	52.1		17.7	15	1.7
Barnes Group	B	39.84	57.64	**47.94**	**1.35**	2.9	▲	▲	2.9	-9.5		1.4	27	1.3
Booking Holdings	BKNG	1860.73	2687.29	**2434.58**	**35.35**	1.5	▲	▼	1.5	8.0		9.8	>99	...
Brist Myr Sqb	BMY	53.22	69.75	**62.83**	**1.02**	1.7	▲	▲	0.8	2.9		3.2	...	3.4
CVS Health Corp	CVS	68.02	106.50	**104.19**	**1.03**	1.0	▲	▲	1.0	44.1		6.5	19	2.1
Carrier Global Corp	CARR	34.21	58.89	**51.84**	**-2.40**	-4.4	▼	▲	-4.4	34.9		0.0	...	0.9
Charter Communic	CHTR	585.45	825.62	**610.49**	**-41.48**	-6.4	▼	▼	-6.4	1.2		16.2	28	...
Cigna Corp	CI	190.88	272.81	**233.18**	**3.55**	1.5	▲	▲	1.5	10.6		10.3	10	1.7
CocaCola Co	KO	48.11	61.20	**60.33**	**1.12**	1.9	▲	▲	1.9	23.0		10.4	32	2.8
Comcast Corp A	CMCSA	46.29	61.80	**50.05**	**-0.03**	-0.1	▲	▼	-0.6	1.9		9.2	24	2.0
Disney	DIS	142.04	203.02	**157.83**	**2.94**	1.9	▲	▼	1.9	-12.4		8.3	...	...
DuPont de Nemours	DD	66.37	87.27	**83.19**	**2.41**	3.0	▲	▲	3.0	7.0		3.4	9	1.4
EMCOR Group Inc	EME	87.36	135.98	**125.57**	**-1.82**	-1.4	▼	▲	-1.4	29.3		13.1	21	0.3
Energy Transfer L.P.	ET	6.03	11.55	**9.24**	**1.01**	12.3	▲	▼	12.3	46.4		-6.3	7	6.6
Ethan Allen	ETD	19.84	32.15	**26.43**	**0.14**	0.5	▲	▲	0.5	33.8		-0.9	23	4.4
Eversource Energy	ES	76.64	92.66	**89.66**	**-1.32**	-1.5	▲	▲	-1.5	2.5		12.4	26	2.7
Exxon Mobil Corp	XOM	41.00	68.48	**68.88**	**7.69**	12.6	▲	▲	12.6	61.0		-0.8	...	5.1
Ford Motor	F	8.43	24.95	**24.44**	**3.67**	17.7	▲	▲	17.7	177.8		15.9	28	1.6
Freeport McMoRan	FCX	24.71	46.10	**41.88**	**0.15**	0.4	▲	▲	0.4	35.1		22.5	16	0.7
FuelCell Energy	FCEL	4.83	29.44	**5.10**	**-0.10**	-1.9	▼	▼	-1.9	-58.2		-26.5	...	...
Gen Dynamics	GD	144.50	214.43	**212.09**	**3.62**	1.7	▲	▲	1.7	44.5		5.5	18	2.2
Gen Electric	GE	83.20	116.17	**101.40**	**6.93**	7.3	▲	▼	7.3	10.3		-14.6	...	0.3
Hartford Fn Sv	HIG	47.47	78.17	**72.06**	**3.02**	4.4	▲	▼	4.4	43.4		9.8	12	2.1
Honeywell Intl	HON	194.55	236.86	**215.75**	**7.24**	3.5	▲	▼	3.5	1.1		14.9	31	1.8
Horizon Tech Fin	HRZN	12.23	19.08	**16.00**	**0.08**	0.5	▼	▼	0.5	29.0		14.6	11	7.5
Infosys Ltd	INFY	16.88	25.60	**24.20**	**-1.11**	-4.4	▲	▲	-4.4	38.3		28.3	37	...
Inovio Pharmaceut	INO	4.47	19.00	**4.61**	**-0.38**	-7.6	▼	▼	-7.6	-50.2		-8.6	...	...
Intel Corp	INTC	47.87	68.49	**53.44**	**1.94**	3.8	▲	▼	3.8	8.4		10.6	10	2.6

COMPANY	TICKER	52-WK LOW	52-WK HIGH	FRIDAY CLOSE	$CHG 1WK	%CHG 1WK	%CHG 1MO	%CHG 1QTR	%CHG YTD	%RTN 1YR	RANK %RTN 1YR	RANK %RTN 5YRS*	PE	YLD
Intelsat SA	I			**.38**	**0.00**	0.0	▬	▬	0.0	-99.0		-72.4	...	...
Kaman	KAMN	33.93	59.80	**44.59**	**1.44**	3.3	▲	▲	3.3	-23.0		-0.9	28	1.8
Lincoln Natl Corp	LNC	44.59	77.57	**73.10**	**5.29**	7.8	▲	▲	7.1	41.3		3.4	21	2.5
MGM Resorts Intl	MGM	27.81	51.17	**44.53**	**-0.35**	-0.8	▲	▲	-0.8	42.2		9.2	...	...
Magellan Health Inc	MGLN	82.94	99.36	**94.99**	**0.00**	0.0	▲	▲	0.0	...		0.0	6	...
Meta Platforms Inc	FB	244.61	384.33	**331.79**	**-4.56**	-1.4	▲	▲	-1.4	26.3		21.9	25	...
MetLife Inc	MET	45.73	67.68	**67.26**	**4.77**	7.6	▲	▲	7.6	38.3		9.3	14	2.9
Micron Tech	MU	65.67	98.45	**94.45**	**1.30**	1.4	▲	▲	1.4	24.3		34.2	18	0.4
Microsoft Corp	MSFT	211.94	349.67	**314.04**	**-22.28**	-6.6	▼	▲	-6.6	49.0		38.8	35	0.8
Novartis AG	NVS	79.34	98.52	**89.31**	**1.84**	2.1	▲	▲	2.1	-2.2		9.8	21	3.4
Nvidia Corporation	NVDA	115.67	346.47	**272.47**	**-21.64**	-7.4	▼	▲	-7.4	123.5		61.4	98	...
Otis Worldwide Corp	OTIS	61.28	92.84	**84.36**	**-2.71**	-3.1	▼	▲	-3.1	28.0		0.0	30	1.1
Peoples Utd Fncl	PBCT	12.66	20.09	**20.39**	**2.57**	14.4	▲	▲	14.4	47.1		3.8	29	3.6
Pfizer Inc	PFE	33.36	61.71	**55.72**	**-3.33**	-5.6	▲	▲	-5.6	53.0		14.4	24	2.9
Pitney Bowes	PBI	6.15	15.50	**6.64**	**0.01**	0.2	▼	▼	0.2	-2.9		-11.8	...	3.0
Prudential Fncl	PRU	75.71	115.52	**114.79**	**6.55**	6.1	▲	▲	6.1	44.2		4.8	6	4.0
Pub Svc Ent Gp	PEG	53.77	67.17	**67.00**	**0.27**	0.4	▲	▲	0.4	19.4		11.2	23	3.0
Raytheon Technolog	RTX	65.02	92.32	**90.44**	**4.38**	5.1	▲	▼	5.1	31.0		7.7	41	2.3
Rogers Corp	ROG	147.93	274.14	**273.96**	**0.96**	0.4	▲	▲	0.4	61.1		28.7	63	...
SS&C Technlogies	SSNC	62.51	83.80	**82.96**	**0.98**	1.2	▲	▲	1.2	20.5		23.3	54	0.8
Sirius XM Hldgs Inc	SIRI	5.75	8.14	**6.20**	**-0.15**	-2.4	▼	▲	-2.4	-4.1		7.2	>99	1.4
Snap Inc A	SNAP	39.82	83.34	**41.36**	**-5.67**	-12.1	▼	▼	-12.1	-16.3		0.0	...	...
Stanley Black & Deck	SWK	167.66	225.00	**189.29**	**0.67**	0.4	▼	▲	0.4	10.9		11.7	17	1.7
Terex Corp	TEX	33.96	55.60	**45.44**	**1.49**	3.4	▲	▲	3.4	21.8		8.8	23	1.1
Tesla Inc	TSLA	539.49	1243.49	**1026.96**	**-29.82**	-2.8	▲	▲	-2.8	40.8		87.6	>99	...
Travelers Cos	TRV	133.12	163.29	**166.24**	**9.81**	6.3	▲	▲	6.3	19.2		8.6	11	2.1
Uber Technologies	UBER	34.88	64.05	**41.51**	**-0.42**	-1.0	▲	▼	-1.0	-19.9		0.0	...	...
Unitedhealth Group	UNH	320.35	509.23	**458.60**	**-43.54**	-8.7	▼	▲	-8.7	32.3		24.7	30	1.3
Virtus Invest	VRTS	200.94	338.80	**290.01**	**-7.09**	-2.4	▼	▼	-2.4	25.4		19.5	20	2.1
Voya Financial	VOYA	54.46	72.20	**72.54**	**6.23**	9.4	▲	▲	9.4	17.6		13.0	...	1.1
Webster Financial	WBS	41.07	63.81	**63.16**	**7.32**	13.1	▲	▲	13.1	38.1		4.8	16	2.5
White Mtns Insur	WTM	978.51	1267.52	**1029.06**	**15.16**	1.5	▲	▼	1.5	-2.3		3.7	>99	0.1
World Wrestling Ent	WWE	45.87	70.72	**50.02**	**0.68**	1.4	▲	▼	1.4	2.1		22.7	32	1.0
XPO Logistics Inc	XPO	63.29	90.78	**71.40**	**-6.03**	-7.8	▼	▼	-7.8	1.5		23.4	17	...
Xerox Holdings Corp	XRX	17.59	26.96	**23.70**	**1.06**	4.7	▲	▲	4.7	6.2		0.3	17	4.2
Yamana Gold Inc	AUY	3.70	6.16	**3.90**	**-0.32**	-7.6	▼	▼	-7.6	-34.3		5.1	23	3.1

Notes on data: Total returns, shown for periods 1-year or greater, include dividend income and change in market price. Three-year and five-year returns annualized. Three year return shown for stocks trading less than five years (indicated by "a"). Ellipses indicate data not available. Price-earnings ratio unavailable for closed-end funds and companies with net losses over prior four quarters. Rank classifies a stock's performance relative to all U.S.-listed shares, from top 20 percent (▮▯▯▯▯) to bottom 20 percent (▯▯▯▯▮).

INTEREST RATES

Money market mutual funds	YIELD	MIN INVEST	PHONE
Taxable—national avg	0.01		
JPMorgan Liquid Assets MMF/Capital	0.04	$50 mil.	(800) 766-7722
Tax-exempt—national avg	0.01		
JPMorgan Tax Free MMF/Instit	0.02	$10 mil.	(800) 766-7722

CONSUMER RATES	NAT'L AVG	WK AGO		NAT'L AVG	WK AGO
48 month new car loan	3.41	3.41	Money market account	0.07	0.07
60 month new car loan	3.52	3.51	1 year CD	0.28	0.28
$30K Home equity loan	6.46	6.46	3 year CD	0.34	0.34
30 year fixed mortgage	3.44	3.27	5 year CD	0.42	0.42
15 year fixed mortgage	2.69	2.54	Savings interest	0.23	0.23

TREASURYS	FRIDAY YIELD	CHANGE 1WK	CHANGE 1MO	CHANGE 3MO	CHANGE 1YR	52-WEEK HIGH	52-WEEK LOW
3-month T-Bill	0.10	0.04	▲	▲	0.01	0.10	0.01
6-month T-Bill	0.24	0.05	▲	▲	0.15	0.24	0.02
52-week T-Bill	0.42	0.03	▲	▲	0.31	0.44	0.04
2-year T-Note	0.87	0.14	▲	▲	0.73	0.88	0.09
5-year T-Note	1.50	0.24	▲	▲	1.04	1.50	0.36
7-year T-Note	1.69	0.25	▲	▲	0.91	1.69	0.64
10-year T-Note	1.76	0.25	▲	▲	0.71	1.76	0.90
30-year T-Bond	2.11	0.20	▲	▼	0.27	2.48	1.65

Money fund data provided by iMoneyNet Inc.

DOW 30

	COMPANY	TICKER	FRIDAY CLOSE	$CHG 1WK	PCT CHANGE 1WK	PCT CHANGE 1MO	PCT CHANGE 1YR
1.	Home Depot	HD	393.61	-21.40	-5.2	-5.2	55.6
2.	Goldman Sachs Grp	GS	397.51	14.96	3.9	1.6	49.5
3.	Chevron Corp	CVX	125.03	7.68	6.5	5.7	46.6
4.	Microsoft Corp	MSFT	314.04	-22.28	-6.6	-8.3	46.3
5.	Amer Express	AXP	174.38	11.21	6.9	4.4	46.2
6.	Unitedhealth Group	UNH	458.60	-43.54	-8.7	-4.1	43.7
7.	Cisco Syst	CSCO	61.13	-1.87	-3.0	3.2	40.4
8.	Walgreen Boots Alli	WBA	53.84	1.68	3.2	8.8	35.8
9.	Apple Inc	AAPL	172.17	-5.40	-3.0	-4.1	34.2
10.	JPMorgan Chase	JPM	167.16	9.81	6.2	4.6	33.4
11.	McDonalds Corp	MCD	267.06	-1.01	-0.4	0.8	28.8
12.	Caterpillar Inc	CAT	224.19	17.45	8.4	10.2	22.0
13.	Travelers Cos	TRV	166.24	9.81	6.3	7.8	21.4
14.	Procter & Gamble	PG	162.74	-0.84	-0.5	4.7	20.8
15.	IBM	IBM	134.83	1.17	0.9	8.7	20.2
16.	CocaCola Co	KO	60.33	1.12	1.9	7.2	19.7
	Dow Jones industrial average		36231.66	-106.64	-0.3	+0.7	+16.5
17.	Nike Inc B	NKE	156.97	-9.70	-5.8	-7.2	15.7
18.	Johnson & Johnson	JNJ	173.95	2.88	1.7	5.1	11.4
19.	Dow Inc	DOW	59.10	2.38	4.2	8.1	9.6
20.	Intel Corp	INTC	53.44	1.94	3.8	5.6	9.2
21.	3M Company	MMM	179.95	2.32	1.3	1.6	8.1
22.	Merck & Co	MRK	80.30	3.66	4.8	10.6	5.4
23.	Visa Inc	V	216.96	0.25	0.1	1.7	3.2
24.	Honeywell Intl	HON	215.75	7.24	3.5	2.8	3.1
25.	Salesforce.com Inc	CRM	228.31	-25.82	-10.2	-14.2	2.8
26.	Amgen	AMGN	227.29	2.32	1.0	7.8	1.9
27.	Boeing Co	BA	215.50	14.18	7.0	5.1	0.7
28.	WalMart Strs	WMT	144.89	0.20	0.1	2.7	0.3
29.	Verizon Comm	VZ	54.24	2.92	5.7	8.1	-3.5
30.	Disney	DIS	157.83	2.94	1.9	3.4	-13.0

30 BIGGEST FU NDS

FUND	ASSETS (in billions)	TICKER	PCT RETURN 1WK	PCT RETURN 1MO	PCT RETURN 1YR	RANK 5YRS*
Vanguard 500 Index Admiral	$453	VFIAX	-1.8	-0.1	24.7	17.6
Vanguard Total Stock Instl	341	VTSAX	-2.3	-0.9	20.6	17.0
Vanguard Total Intl Stock Idx	199	VGTSX	-0.3	0.6	5.6	9.3
Vanguard Instl Index Plus	176	VIIIX	-1.8	-0.1	24.7	17.6
American Growth Fd of America	145	AGTHX	-4.6	-4.5	11.5	19.2
Vanguard Total Stock Index	133	VTSMX	-2.3	-0.9	20.5	16.9
Fidelity Contrafund	128	FCNTX	-4.0	-3.9	19.2	20.9
Vanguard Instutional Index	128	VINIX	-1.8	-0.1	24.7	17.6
American Balanced	105	ABALX	-1.3	0.3	13.2	10.9
Dodge & Cox Stock	91	DODGX	2.9	4.3	29.2	14.4
American Income Fd of America	85	AMECX	0.0	2.6	15.4	9.3
American Investment Co. Amer	81	AIVSX	-1.8	0.0	21.3	14.0
American Washington Mutual	79	AWSHX	-1.2	2.1	24.6	14.6
American Fundamental Investor	70	ANCFX	-2.5	0.0	17.3	14.7
American Capital Income Bldr	68	CAIBX	0.2	2.7	13.5	8.0
American New Perspective	67	ANWPX	-3.1	-2.2	11.3	18.7
American CapWorld Growth/Inc	62	CWGIX	-1.4	0.4	11.1	12.4
PIMCO Total Return Instl	57	PTTRX	-1.5	-1.3	-1.7	3.8
Fidelity Blue Chip Growth	52	FBGRX	-5.5	-7.3	13.8	27.4
Fidelity Growth Company	51	FDGRX	-5.7	-8.6	13.1	27.8
Vanguard Windsor II Admiral	47	VWNAX	-0.1	1.3	25.2	15.0
American AMCAP	44	AMCPX	-5.6	-4.3	15.2	16.0
Dodge & Cox International Stock	42	DODFX	2.8	4.2	9.4	7.2
Fidelity Balanced	39	FBALX	-1.8	-1.0	14.4	14.2
American SmallCap World	37	SMCWX	-5.4	-5.0	2.0	16.0
FrankTemp Income	36	FKINX	1.6	3.6	17.5	7.8
Fidelity Magellan	31	FMAGX	-6.3	-5.9	19.6	18.5
American Bond Fund of America	30	ABNDX	-1.4	-1.5	-1.6	3.7
Fidelity Puritan	29	FPURX	-2.4	-2.3	14.5	13.7
Fidelity Low-Priced Stock	27	FLPSX	0.0	1.7	19.9	12.8

* – annualized. NA - not available.

SUNDAY CT

Progressives: Brace for debate on tax fairness

By Keith Phaneuf
CT Mirror

With state government cruising toward an unprecedented surplus just shy of $2 billion, Gov. Ned Lamont and Senate Republicans already announced their goals to cut state taxes.

But while the GOP and Lamont — a fiscally moderate-to-conservative Democrat — are expected to stay within the framework of the existing tax system, that doesn't mean others aren't ready to color outside of the lines.

Scanlon

"I am only interested in doing meaningful, structural tax reform, not gimmicky [things] in an election year," said Rep. Sean Scanlon, D-Guilford, co-chairman of the Finance, Revenue and Bonding Committee. "It's got to address the inequities and the disparities" in the existing state and municipal tax structure.

That system has long been a target of criticism, not only by liberals but also by municipal officials from across the political spectrum, because of its over-reliance on highly regressive taxes — levies that charge the households the same rate, regardless of how much they earn.

Cities and towns get nearly all of their revenue — excluding state grants — from a regressive property tax that is the third-highest among all states as a percentage of all state and local revenue.

And the state's second-largest source of funding, its sales tax, applies the same 6.35% rate to nearly all goods and services.

The Senate GOP has proposed temporarily cutting the sales tax rate to 5.99% and eliminating the 1% surcharge on restaurant food and other prepared meals. This would save households, on average, roughly $225 in 2022.

Lamont hasn't offered specifics but recently has said he's ready to expand a state income tax credit that currently covers up to $200 of middle-class property tax bills.

"I think it's the right thing to do," the governor said Tuesday. "I think the property tax hits the middle class really hard. And we're going to get property tax relief through this next session."

Lamont reneged on a 2018 campaign pledge to pump an extra $400 million per year into low- and middle-income households by expanding the property tax credit by 2021. The administration argued the state could not afford to provide the relief, even though government finances are more robust now than when Lamont made the pledge in 2018.

The governor and the legislature did expand municipal aid by about half that amount in the new state budget adopted last June. That package also expanded the state's Earned Income Tax Credit — which had delivered about $550 per year to working poor families — by about one-third.

But progressives say while progress has been made, it's not enough.

"We've got challenges that are not insurmountable but require bold action," said Emily Byrne, executive director of Connecticut Voices for Children, a New Haven-based policy group that has advocated for years for a more progressive tax system.

Scanlon tried last spring to create a new child tax credit within the state income tax. Worth up to $600 per child, it would have cost $300 million per year.

Lamont blocked this initiative, arguing it was unnecessary. Congress had temporarily expanded a child credit within the federal income tax, which added $1,000 to $1,600 per dependent to thousands of Connecticut households. The governor said he was confident lawmakers would make that expansion permanent, but it hasn't happened yet, and the extra funding expired in December.

The General Assembly did direct Lamont, if the federal credit expansion went away, to draft a plan on the feasibility of a new state credit and submit it to lawmakers by June.

Scanlon said he won't wait to see when the report arrives but will propose the new state credit as soon as the 2022 General Assembly session begins on Feb. 9.

But a new state child tax credit isn't the only proposal in play.

The Finance Committee's other co-chairman, Sen. John Fonfara, D-Hartford, proposed several tax hikes last year, including two income tax surcharges on wealthy households, a new state property tax on expensive homes and a digital ads levy.

Fonfara wanted the hundreds of millions of dollars from these increases to be directed largely to poor cities and towns.

The governor, other moderate Democrats and Republicans combined to block the measures, arguing they would prompt wealthy taxpayers to flee the state.

Republicans have made similar arguments. And when the Senate GOP proposed a sales tax cut this past week, they said it's important not to over-promise and dangle big relief that might be withdrawn shortly thereafter if the coronavirus-shackled state economy gets worse.

"That's why we're staying in the sales tax lane," said Senate Minority Leader Kevin Kelly, R-Stratford, who noted most of the state government's surplus is tied to a robust-yet-volatile stock market.

"If it continues to be healthy, we can always do more" later this year, he added.

But Rep. Josh Elliott, D-Hamden, one of the leaders of the House Democratic Progressive Caucus, said Lamont and the GOP's fears of wealth flight won't stop many other Democrats from seeking a broader debate on tax fairness.

"We've got to keep talking about it until we get a governor that's willing to step up to the plate and tackle it," he said.

Senate President Pro Tem Martin M. Looney, D-New Haven, who supported the Finance Committee's tax package, said shifting burdens from the poor and middle class to the wealthy "certainly needs to be part of the mix" when taxes are debated this session.

And Puya Gerami, leader of a progressive coalition of labor and faith-based groups, said Connecticut cannot provide meaningful relief to its pockets of urban poverty without serious reforms to its income tax. The single-largest source of revenue, the income tax, imposes rates ranging from 3% to 6.99%. And while credits ensure most households earning less than $35,000 per year pay little or no taxes, critics have said there is too little difference between the effective rates levied against the middle class and rich.

"It really has to be a long-term approach to make Connecticut more equitable," said Gerami, executive director of Recovery for All CT. "You can't get there without [dealing with] the income tax."

Virus

from Page 1

then, the state has reported a positivity rate above that level every day, including above 20% each day last week.

The state's seven-day rate now stands at 22.7%, by far the highest it has been since the start of widespread testing.

95% — Approximate share of COVID-19 cases in Connecticut caused by omicron variant: Yale School of Public Health researchers say the overwhelming majority of COVID-19 cases they have sequenced — mostly in Fairfield and New Haven counties — have been the highly contagious omicron variant.

Though the numbers may be slightly lower in other parts of Connecticut, experts say omicron is likely dominant across the state.

1,810 — COVID-19 patients currently hospitalized in Connecticut: With 1,810 patients currently hospitalized with COVID-19, Connecticut is fast approaching its all-time record of 1,972 on April 22, 2020.

This recent rush in COVID-19 patients, combined with a full load of other patients, has severely taxed local hospitals, many of which are facing staffing shortages.

30% — Approximate share of COVID-19 hospitalizations that are 'incidental': More so than during previous COVID-19 waves, the tally of hospitalized patients is complicated by the question of who is hospitalized *because of* the disease and who was admitted for other reasons before testing positive upon arrival.

The state doesn't report this data, but Dr. Ajay Kumar, chief clinical officer at Hartford HealthCare, said Friday that "close to 30%" of COVID-19 patients in the health system have only "incidental" cases, meaning that they initially came to the hospital for a non-coronavirus issue.

That means a strong majority of patients with COVID-19 have significant symptoms related to the disease.

1,000 — Hospital workers in Connecticut recently out of work due to COVID-19 infection: An already difficult time in Connecticut hospitals has been made worse by a large number of COVID-19 cases among staff there.

At one point last week, Hartford HealthCare had 600 employees out of work due to COVID-19 infection, while Yale New Haven Health had between 400 and 600, according to hospital officials.

67.3% — Share of hospitalized COVID-19 patients who are unvaccinated: As of Friday, about two-thirds of patients hospitalized with COVID-19 in Connecticut were unvaccinated, according to state numbers.

Hospital officials say this figure is even higher when looking specifically at patients with severe symptoms. At one point recently, Hartford HealthCare did not have a single vaccinated patient in its intensive care unit, officials said last week.

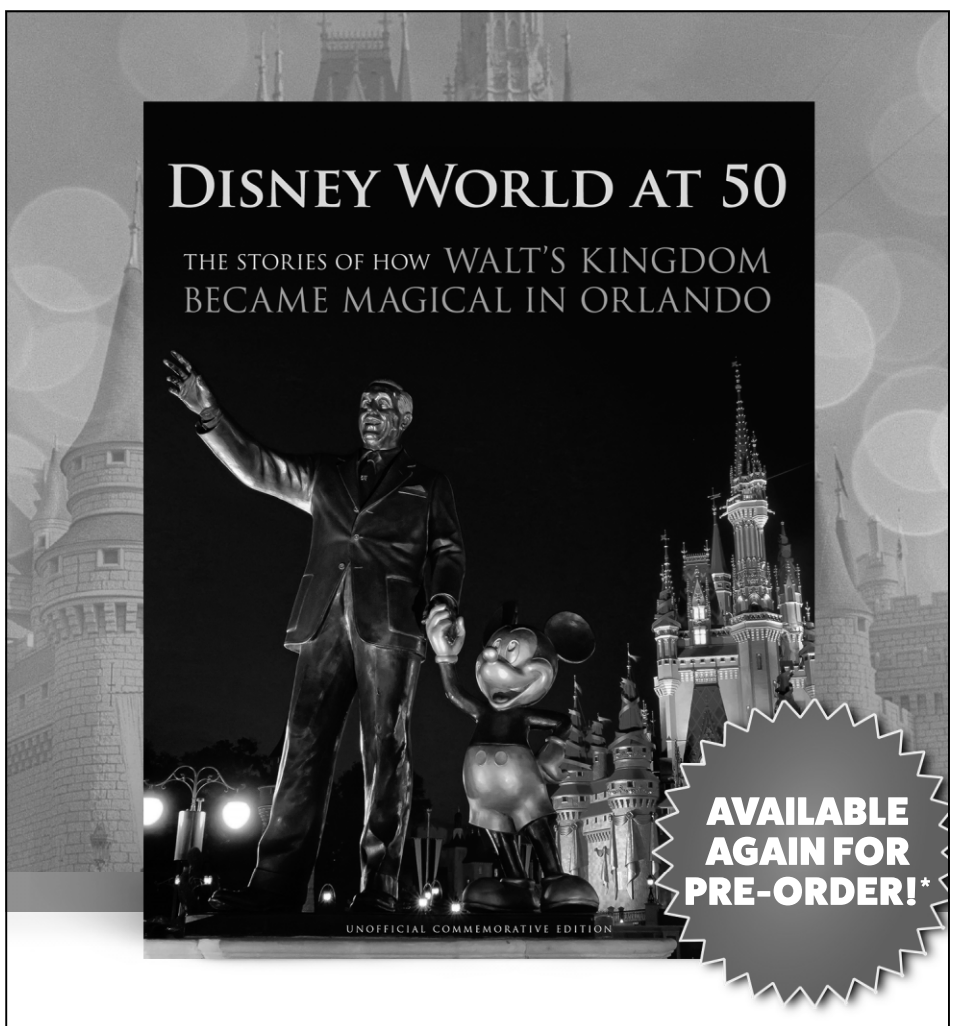
Vaccinated patients who do wind up hospitalized for COVID-19 tend to be older and to have underlying conditions, officials say.

17x — Increased likelihood of an unvaccinated person to die of COVID-19: According to state numbers, unvaccinated people in Connecticut have been about 17 times as likely to die of COVID-19 as vaccinated people.

This statistic reflects what experts have said throughout the recent omicron wave: Vaccinated people may still catch COVID-19, but they are far less likely than unvaccinated people to suffer severe illness.

Alex Putterman can be reached at aputterman@courant.com.

"Early detection gave us more time to find information and support together."
If you're noticing changes, it could be Alzheimer's. Talk about visiting a doctor together.
ALZ.org/TimeToTalk
ad COUNCIL
alzheimer's association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SUCCESS

Your guide to managing money, work and the business of life

Kiplinger | FAST COMPANY | Inc.

Jill Schlesinger
Jill on Money

A look back at 2021 economy

Most of us would like to put the past two years in the rearview mirror — in a major way. Since March 2020, we have been absorbing the devastating physical, emotional and financial impact of COVID-19. Now, as the year draws to a close, it's worth reviewing where we stand as this second tumultuous year concludes.

Big picture: After the worst recession since the Great Depression, when the economy shrank by 3.4%, the recovery came to fruition in 2021. It is likely that the U.S. economy expanded by an estimated 6% over the year, fueled by a third round of government stimulus in the form of the $1.9 trillion American Rescue Plan. (You have already forgotten about the two massive measures enacted in 2020: the March $2.2 trillion CARES Act, followed by the additional $900 billion relief bill passed in December.)

The 2021 legislation delivered $1,400 stimulus checks and child tax credits to millions of families. In fact, "How to be eligible for stimulus check" nudged out "How to be more attractive" as the No. 1 "How to" search in 2021, according to Google Trends. In addition to government support, the Federal Reserve maintained emergency measures, including monthly bond buying and 0% interest rates to grease the wheels of the economy and financial markets. Through the combination of the robust fiscal and monetary actions, the 2021 U.S. economy is poised to see the strongest annual growth rate since 1984, when GDP surged by 7.2%.

COVID dynamic: The COVID recession was unique in that the drop in output was severe and swift. As much of the country was locked down and waiting for vaccines, households were sitting on a lot of cash — about $2.4 trillion in excess savings. When lockdowns were lifted, Americans armed with all that money were ready to unleash their consumptive habits. The rapid spending caught producers by surprise, and suddenly we were all learning about the supply chain, shipping containers and logistics.

Inflation is the new black: Like an old-fashioned trend that pops back up, so too is the concept of inflation. While the economy is not close to the peak annual inflation seen in 1980 (that year, prices accelerated by 13.5%), prices as measured by the Consumer Price Index are running at an annual pace of 6.8% as of November, the strongest annual pace in four decades.

In his July testimony before the House Financial Services Committee, Federal Reserve Chair Jerome Powell noted that the economy has run headfirst into a "perfect storm of high demand and low supply," which should pass as the economy normalizes. While the Fed had maintained that the spike in prices would be "transitory" or temporary, by the end of the year, the central bank shifted its policy to reflect the fact that inflation is likely sticking around longer than previously thought — and that it would have to shift its policy as a result.

The Great Resignation/labor shortage: As the year progressed, workers found themselves in a new position of power. Job openings were abundant and for the first time in about two decades, many found that they could leverage a chaotic labor market to their advantage.

Housing: The housing market finished the year a little less hot, though it's surely simmering due to low inventory levels. Unfortunately, even as activity slows, prices remain high. As more properties come on to the market, the situation should improve.

Three-peat for stocks: You didn't have to own meme stocks, Bitcoin or NFTs in 2021 to enjoy gains. The U.S. stock market is about to complete a three-peat of annual double-digit gains.

Jill Schlesinger, CFP, is a CBS News business analyst. A former options trader and CIO of an investment advisory firm, she welcomes questions at askjill@jillonmoney.com. Check her website at www.jillonmoney.com.

FAST COMPANY

Why we need to embrace slow work

By Sara Sabin | Fast Company

For too long, being able to say that you're busy was treated as a badge of honor. It was a fact of the nonstop hustle culture — or the idea that if you get things done, you'll eventually see more and more money. But this mindset comes with a cost. Is success really success if every other aspect of your life suffers, including your health and your relationships with loved ones?

While some people may be able to work 20-hour days at full capacity for years without breakdown or burnout, this is unsustainable for the vast majority of people.

According to the Mental Health Foundation, "the cumulative effect of increased working hours [has] an important effect on the lifestyle of a huge number of people, which is likely to prove damaging to their mental well-being."

But what if you could achieve success without compromising the quality of your work or sacrificing your mental health? Enter the "slow work" movement, which focuses on mindfulness, creativity and a balanced working environment.

Slow work goes against everything we have been taught about being successful. However, applying these principles and taking time to recharge is likely to improve the quality of your work. Here are five benefits of giving yourself a break and deciding to approach work differently in 2022.

Getting off the hamster wheel

When you are trapped in the cycle of constant busyness, it is very difficult to get off the treadmill. The more you are in never-ending motion, the more concerns there are to take up your attention. You can get trapped in thinking about "urgent" over "important" most of the time.

The important things will help you reach your goals in the long term, but they often keep being delayed in the short term so you can address more urgent tasks. The irony is that in allowing yourself space to focus on what's important, you can reduce the number of urgent things you need to address at work. That's because you have taken the time to anticipate what needs to be done to help you work more efficiently and to prevent fires from starting.

If you consciously choose to stop the busyness trap, you have space to see how to do things differently.

Putting your efforts into focused work

Focused word results in higher-quality work. There is no such thing as "multi-tasking" (another term people are proud to say they do). Research tells us that we don't do tasks simultaneously; instead, we switch between separate tasks. This process of switching may only lose you microseconds each time, but the cumulative effect is inefficient and unproductive work patterns that become draining.

The most efficient way of working is to dedicate time to spend on one task (especially where the task is complex or requires creativity). If you work this way, you are likely to work quicker and meet a higher standard.

If you work free from distraction, it also increases the likelihood of entering the "flow state," a term coined by the psychologist Mihaly Csikszentmihalyi to denote "a state in which people are so involved in an activity that nothing else seems to matter; the experience is so enjoyable that people will continue to do it even at great cost, for the sheer sake of doing it."

Leaning into flashes of inspiration

Slow work is also likely to heighten your creativity. Have you ever noticed how your brilliant ideas often come to you while you're out for a walk or taking a bath? Or the answer to a complex problem you've been thinking about for weeks just pops into your head? The reason for this is that when you are relaxed, you tend to enter "alpha brain wave" state, a state in which you are more likely to come up with creative ideas.

This makes a compelling case for taking regular breaks.

When your brain is in beta mode (the usual working state), you tend to get into "rut-thinking" — not too helpful if you are trying to solve a complex problem or innovate. And if you are stressed or anxious as well, this can completely shut down expansive thinking.

Using the Pareto Principle

The Pareto Principle states that 20% of our activities produces 80% of our results. In other words, there may not always be a high correlation between input and output. It depends on whether you are focusing the majority of your time on the "right" activities. Most of us might not even know what those 20% of "right" activities are.

Taking the time to really understand which activities produce the most impact can help you to get out of that hustle mentality and into slow work mode. When you focus on the things that matter in a concentrated way, and either delegate or stop doing less impactful activities, it will free up your time and allow you to work in a more balanced way, while not compromising performance.

Why slow work creates sustainable success

Your career is a marathon, not a sprint. What's the point in constantly hustling if your health suffers? If your goal is to succeed in the long term, you need to nurture your mind and body to allow yourself the best platform to create success.

Everyone has 24 hours in a day. There is no excuse for not taking some time off to exercise, eat well and sleep. All these things will feed and fuel your brain and allow you to perform at a high level consistently, without sacrificing your own well-being.

If you want sustainable success, you can't afford to neglect yourself.

Sara Sabin is a coach to executive and entrepreneur leaders. She is a business owner and has been the founder of many startups over the years.

AdoptUSKids

I asked what kind of family Amina wanted. She said, 'A family like yours.' That's when I knew I had to adopt her.

Denise, adopted 17-year-old Amina

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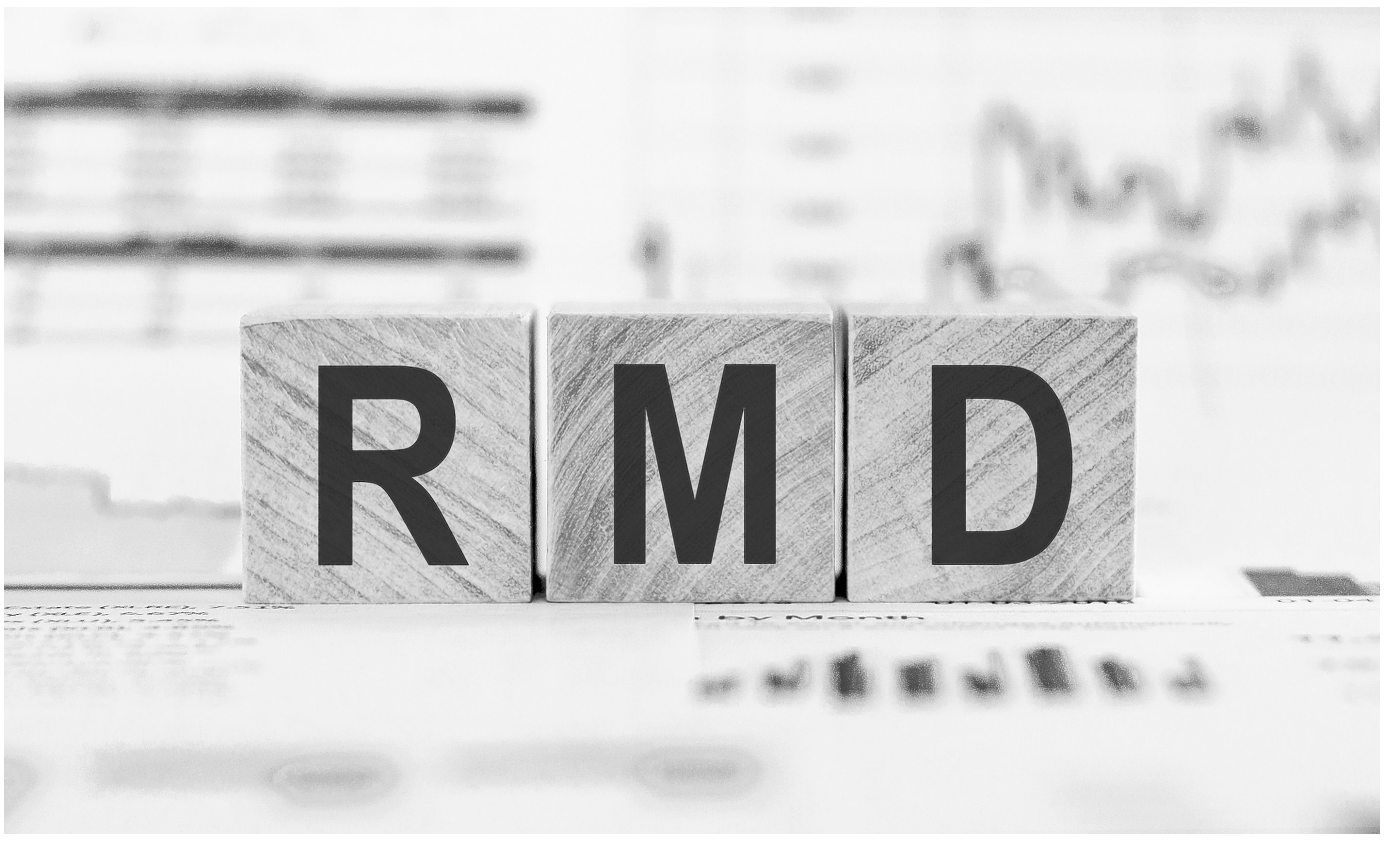
SUCCESS



GLASSES NASTASSIA SAMAL/DREAMSTIME

Reader questions: RMDs and capital gains

Elliot Raphaelson
The Savings Game

Q: I am 79 and have been taking required minimum distributions (RMDs) regularly each year from my 403(b) account. My former employer asked me to return to work as an adjunct professor. I receive no pay. The employer indicated in a letter that I have returned to work, and that my pension will not be impacted unless I work more than a specified number of hours.

I work less than the specified number of hours, so my pension is not affected. My question is whether I am still required to take an RMD this year.

A: I ran the question by an attorney with Ed Slott & Co. Their response was that the "still working exception" allows participants to delay RMDs if they are still working, but there is no guidance regarding what constitutes "still working." Their take was that if you are not being paid, it might be aggressive to say you are still working.

I informed the reader regarding the attorney's response. Because of a possible disagreement with the IRS, he decided to take his normal RMD in 2021.

Q: I currently participate in my employer's Roth 401(k). I plan on retirement in the near future. You indicated that individuals with Roth 401(k)s are required to take RMDs, but that holders of Roth IRAs are not. When I retire, I have the option to roll over my Roth 401(k) to a Roth IRA, and thus not be required to take an RMD each year when I reach 72. Is there any reason I should not do that?

A: No. As long as you select a Roth IRA with low annual costs and choices that are at least as good as you now have, there is no reason for you not to consider a conversion to a Roth IRA. You will be able to make withdrawals of the amount converted without penalty.

However, you will incur a penalty if you withdraw earnings before five years after your conversion.

Q: I am considering selling some securities that have increased in value. Naturally, I want to minimize any income taxes associated with the sale. I have held the assets longer than a year, so I would be subject to long-term taxes on the sale. I understand that there is no capital gains tax for gains less than $80,000 on my return.

My question is this: If my gains on the securities sold exceeds $80,000, do I owe 15% taxes on the amount over $80,000, or do I owe the total amount of the profit?

A: For your 2021 tax return, if you are married filing jointly, your capital gains tax rate is 0% if your taxable income is less than $80,800 (or $40,400 if you're filing singly). For 2022, the taxable income thresholds for 0% capital gains tax rise to $83,350 for joint filers and $41,675 for single taxpayers.

Q: My wife inherited two traditional IRAs in February 2021 from her mother, who passed away. One of the IRAs was inherited by my wife's mother from my wife's father several years ago. He had been taking RMDs from that account at that time. Because he had been taking RMDs already, my wife's mother had continued to take RMDs based on her husband's life expectancy.

My wife's adviser indicated that she is required to continue to take RMDs based on her father's life expectancy. Is that correct? The second IRA my wife inherited was from her mother. Is my wife required to continue taking RMDs on that account?

A: Because your wife inherited these IRAs in February 2021, which is after the SECURE Act became law, your wife is not required to take any RMDs associated with these accounts. She can withdraw any amount she chooses to during the first nine years without penalty. As you may know, since they are traditional IRAs, any withdrawals would be taxable at ordinary income tax rates. But all of the funds in the IRAs will have to be withdrawn by the end of the 10th year in order to avoid any penalties.

Elliot Raphaelson welcomes questions and comments at raphelliot@gmail.com.

RETIREMENT

How to lower taxes on your RMDs

By Sandra Block
Kiplinger's Personal Finance

The buoyant stock market has swelled the amount of money Americans have in their retirement savings plans, which is undoubtedly a welcome development for seniors who will need that money to live on. But most of the more than $13 trillion in savings is stockpiled in tax-deferred plans, which means retirees will eventually have to pay taxes on it. And depending on the size of the account, that tax bill could be significant.

The IRS requires owners of traditional IRAs and other tax-deferred accounts to take minimum annual withdrawals starting at age 72. RMDs are taxed as income, so a large withdrawal could vault you into a higher tax bracket. In addition, more of your Social Security benefits could be taxed, you could lose out on certain deductions and credits tied to your modified adjusted gross income, and you could pay higher premiums for Medicare parts B and D.

But here are some ways to reduce the size of your required withdrawals and, consequently, your tax bill.

Tap your IRA for charity. If you're 70 ½ or older, you can donate up to $100,000 a year from your IRAs to charity via a qualified charitable distribution. After you turn 72, the QCD will count toward your required minimum distribution. A QCD isn't deductible, but it will reduce your adjusted gross income, which, besides lowering your federal and state tax bill, can also lower taxes on items tied to your AGI, such as Social Security benefits and Medicare premiums.

Make sure the donation is made directly from your IRA to the charity; otherwise, it won't qualify for a QCD. You can't make a QCD to a donor-advised fund or private foundation, and the recipient must be a 501(c) (3) charity registered with the IRS, says Mari Adam, a certified financial planner in Boca Raton, Florida.

Convert to a Roth. When you convert money in a traditional IRA to a Roth, you must pay taxes on the amount you convert (although part of the conversion won't be taxed if you've made nondeductible contributions to your IRA). But after the conversion, all withdrawals are tax-free, as long as you're 59 ½ or older and have owned a Roth for at least five years.

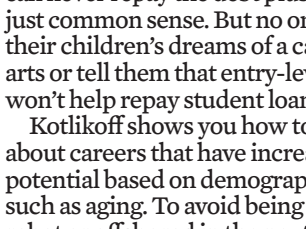
Unlike traditional IRAs and other tax-deferred accounts, Roths aren't subject to required minimum distributions, so if you don't need the money, you can let it continue to grow, with no obligation to the IRS.

Converting to a Roth is also a hedge against future tax increases. Plus, if you expect to leave funds in your IRA to your children, converting to a Roth could lower the taxes they'll pay on their inheritance.

However, a large Roth conversion, like a large RMD, could push you into a higher tax bracket and trigger other tax consequences.

"My advice on this is, don't aim too big" because you may live to regret it, Adam says. You can keep the cost of a conversion down by converting during the period between the year you retire and the year you're required to take RMDs.

Sandra Block is a senior editor at Kiplinger's Personal Finance magazine.



Terry Savage
The Savage Truth

The best finance book you'll read this year

If you're going to read just one financial book this year, read "Money Magic: An Economist's Secrets to More Money, Less Risk and a Better Life" (Little, Brown Spark) by well-known economist Laurence Kotlikoff, who also co-authored the definitive book on Social Security, "Get What's Yours." Kotlikoff has the extraordinary ability to make complicated money matters understandable — and to debunk the lures of Wall Street and the financial planning community.

Kotlikoff is a financial do-gooder, and he has done his best work in the just-released "Money Magic." Let me give you just a few of the highlights in the hope that you'll want to read his pithy and personal explanations of how the financial world really works.

For instance, did you ever want to tell your child or grandchild that it's insane to take on student debt to get a degree in a field that can never repay the debt plus interest? It's just common sense. But no one wants to spoil their children's dreams of a career in fine arts or tell them that entry-level PR positions won't help repay student loans.

Kotlikoff shows you how to get the facts about careers that have increased earnings potential based on demographic changes such as aging. To avoid being outsourced by a robot or offshored in the next economic cycle, he advises looking in the fast-growing health care industry — or even becoming a mortician. He correctly notes that plumbers will always be in demand.

Here's another chapter that might not seem politically correct but makes tremendous financial sense. Read his arguments in the chapter called "Marry for Money." This chapter is too much fun to spoil with a description. Just let me say that I knew I heard this advice before — from my grandmother!

The chapter titled "Get House Rich" explains the long-term impact of deciding where you will live — and how the money you *don't spend* on housing can be leveraged for your future financial security.

Creative ideas to make sure you understand the true cost of your housing decisions may change your perspective — from moving back home with Mom and helping her save money on repairs (while you save on rent) to choosing a housing location far from the trendy but expensive cities. Spending less on housing now can raise your standard of living significantly over your lifetime.

Of course, there is a concise and yet detailed chapter on the "traps" of Social Security, and the importance of waiting as long as possible to take benefits. For everyone who has ever argued that they "want their Social Security now," here are the factual and mathematical reasons to wait.

Not only does Kotlikoff call out Social Security for its mistakes in advising those who come to them for advice, but he calls one aspect of Social Security a "scam." Seems Social Security has been calling people who are waiting to take maximum benefits at age 70 and offering them a few months of payments in advance, just to start just before age 70. That enticing offer costs a permanent 6.7% benefit loss over the rest of your life!

Note: If you want to get correct answers about your Social Security decisions before you make a costly lifetime mistake, Kotlikoff's website MaximizeMySocialSecurity.com has helpful and accurate decision-making software you can access for $40.

Kotlikoff's real target is the financial planning industry. He reveals the costs and motivations of Wall Street, which now tries to accumulate assets and charge fees. Why else would a planning firm advise you to take Social Security early (forever limiting the value of your biggest retirement asset) while taking your rollover money to "make it grow"?

If you are ready to make your own smart planning decisions, Kotlikoff has another website, Maxifiplanner.com, with tools for individuals or professionals.

From mortgages to student loans, from calculating the true cost of divorce to understanding the real risk of stocks, "Money Magic" has the answers.

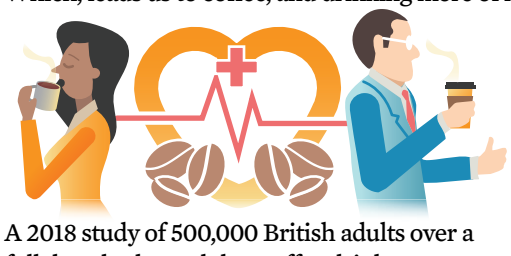
And it's not magic at all; it's just the cleverly explained reality of the economics behind your most important money decisions. And that's The Savage Truth.

Terry Savage is a registered investment adviser and the author of four best-selling books, including "The Savage Truth on Money." Terry responds to questions on her blog at TerrySavage.com.

Science says you should drink this much coffee in 2022

SOURCE: Bill Murphy Jr., Inc.

If you're going to tie a resolution to the calendar, I think it makes sense to give yourself a chance to score a fast, easy, meaningful. Which, leads us to coffee, and drinking more of it. Because study after study seems to suggest it has significant long-term health benefits.



A 2018 study of 500,000 British adults over a full decade showed that coffee drinkers were 10 percent to 15% less likely to die from any cause than non-drinkers, possibly according to the study authors, because, "coffee contains more than 1,000 chemical compounds including antioxidants, which help protect cells."

In 2017, researchers funded by the American Heart Association and the University of Colorado School of Medicine found that every additional cup of coffee people drink each day drops their risk of heart failure or stroke by 8%.

A smaller study from Stanford University suggested that people who drink caffeinated coffee (but not decaf, sorry) live longer, perhaps because the caffeine counteracts naturally occurring inflammation.

Another big study, from the Harvard School of Public Health, which 200,000 doctors and nurses over 30 years, found a correlation between increased coffee consumption and lower risk of death from heart disease, stroke, diabetes, neurological diseases —even suicide.

Drinking "even more coffee" provides an incremental benefit over drinking "more coffee," up to a surprisingly high count, according to a 10-year study of almost 20,000 people over 10 years.

In our enthusiasm, we should add a caveat: Stop at five cups. Once you get past that, according to a study of nearly 350,000 coffee-drinkers from the University of South Australia, you might start to increase the risk of heart disease.

OBITUARIES BY TOWN

Avon
Thomas D. Chrosniak
Albert F. Lennox
Carolyn Newell
Diana S. Rutherford
Berlin
Elizabeth Frederick
Carole E. Hoffmann
Lorraine C. Stachelek
Bloomfield
Elaine Aube
Nicholas H.L. Panke
Jane G. Wright
Bristol
Rejeanne Kowalski
Colchester
Joan E. Reincke
East Hampton
Ryan M. Mccutcheon
Dorothy A. West
East Hartford
Michael A. Nargi, Jr
Cecily Sheehan
Robert Sweeney
Ellington
Francis P. Carney
Enfield
Julia Howell
Farmington
Pauline Leger
Virginia Mudge
R. Brian Rogers
Glastonbury
William C. Laborne
Esther Mccune
John A. Mcvey
Daniel P. Riccio
Kevin R. R. Ritchie
Hartford
Catherine Baklavas
Donald J. Harvey
Gary Julian
Pauline B. Laggis
Christopher J. Marrion
Arthur M. Scott, Jr.
Robert Sweeney
Manchester
Julia Howell
Pauline B. Laggis
Karen Lewis
Sharon Michaud
Kevin R. R. Ritchie
Cecily Sheehan
Marlborough
Ryan M. Mccutcheon
Dorothy A. West
Middletown
Elspeth J. Bannerman
New Britain
Florence B. Dygus
Elizabeth Frederick
Carole E. Hoffmann
Newington
Catherine Baklavas
Beverly Belanger
Michelle Pasciuto
Ninantic
Christopher J. Marrion
Old Saybrook
Barry Ilberman
Other Towns in CT
Elaine Aube
Robert Buttinger
Laverne Harris
I. Vaillancourt John
Gary Julian
Karen Lewis
Margaret Maynard
Walter F. Mueller
Barbara I. Nagel
John M. Paquette
John W. Powers
Francoise Schwanda
David C. Snyder
Out of State
Jan C. Anderson
Rocky Hill
Kathleen Kennedy
Betty J. Loeb
Simsbury
Thomas D. Chrosniak
Diana S. Rutherford
Jane G. Wright
South Windsor
Barry Ilberman
Southington
Theresa M. Blaney
I. Vaillancourt John
Storrs
William Servedio
Suffield
Jan C. Anderson
Tolland
Sharon Michaud
Christine Riesbeck
William Servedio
Unionville
R. Brian Rogers
Vernon
Christine Riesbeck
West Hartford
Carol M. Christopher
Joan W. Grenham
Pearl G Jacobson
Albert F. Lennox
Harry Millstein
Carolyn Newell
Daniel P. Riccio
Lorraine C. Stachelek
Wethersfield
William C. Laborne
Phyllis Murphy
Michael A. Nargi, Jr
Windsor
Valentina Champagne
Richard J. Lawlor
OUT OF STATE
Jan C. Anderson
Longmeadow, MA
Donald J. Harvey
Springfield, MA
John M. Paquette
Pomfret Center
John W. Powers
Springfield, MA
Dorothy A. West
Casa Grande, AZ

*** Denotes name listing only.**
Please note: not all death notices are in alphabetical order.

OBITUARIES

Panke, Nicholas H.L.

Nicholas H.T. Panke, 84, of Bloomfield, beloved husband for over 60 years of Carol Lynette (Gostin) Panke, passed away peacefully on Thursday, January 6, 2022.
Nicholas Heinrich Tugendreich Panke, was born in 1937, son of the late Helmuth and Martha (Roch) Panke, German nationals in the Ukraine. After his father's death, he and his mother, Martha, immigrated to America in 1953. He was raised in Waterbury, CT, graduated from Crosby High School in 1958, and went on to graduate from the University of Hartford Art School with a B.F.A. in 1963. Nicholas served as an Adjunct Faculty member at the Art School in the late 70s and early 80s and spent over 50 years working in the field of graphic design, which included over 20 years at C-Thru Ruler Company in Bloomfield.
Nicholas was a loving husband, father, grandfather, brother-in-law, and dear friend. He will be fondly remembered as a giving and caring man who loved his family dearly and took pride in all their accomplishments.
Nicholas was known for his signature "flat-top" haircut and was a recognized and beloved figure in the community. His 50 plus years of service to the Town of Bloomfield included membership on the Board of Tax Review, Zoning Board of Appeals, the Griffin Line Task Force, the Capital Region Council of Government, the Bloomfield Plan of Development Steering Committee, the Town Planning and Zoning Commission, and the Inland Wetlands and Watercourses Commission (serving as Chair from 1988-2001). He was a member of the Republican Town Committee in Bloomfield, where he served as Vice Chairman, and held the offices of Secretary and President during his time with the Bloomfield Lions Club. Nicholas was twice honored by the Town of Bloomfield with Proclamations in 2012 and 2018 recognizing his dedication and service to the community.
Nicholas was also a past member of the Greater Hartford Jaycees and served as the organization's Vice President and a member of its Board of Directors. He was incredibly proud of his work with the Greater Hartford Open Golf Tournament and served on the Executive Committee. He had the honor of co-chairing the event in 1969 with his good friend Bill Quirk.
Nicholas appreciated art of all kinds and loved to create. He enjoyed spending time at the Connecticut shore and swimming in the waters of Long Island Sound. He was a lover of wildlife and a proud supporter of many non-profit environmental organizations, including the National Audubon Society and the World Wildlife Fund.
In addition to his wife, Carol, Nicholas is survived by his children, Dalia N. Panke and her wife, Mary Jane of Vernon, and Eric Paul Panke and his wife Elizabeth of Milldale; his grandchildren, Maximillian, Samuel, Charles, and Greta Panke; his sister-in-law, Judith Gostin; as well as many dear friends.
His family will have a memorial service at a later date. To leave a condolence for his family, please visit www.carmonfuneralhome.com

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OBITUARIES

Orlando, Rocco

Rocco Orlando, 94, passed away peacefully at home in Hamden of Alzheimer's disease, with his family by his side, on January 6, 2022. Beloved husband of the late Rae Rose Coppola Orlando, he was born in New Haven on March 29, 1927, the son of the late Rocco and Palmina (Riccardi) Orlando. Rocco was educated in New Haven and left Hillhouse High School when he turned 18 during his graduation year to join the Navy and train as a naval aviator in torpedo bombers. When WWII ended at the time he was about to be sent overseas, he returned to Connecticut following a year of service to begin his studies at the Fort Trumbull branch of the University of Connecticut along with many others the under the GI bill. His UConn bachelor's degree was the first of many degrees for Rocco was a lifelong student as well as a distinguished educator. Following his graduation from UConn, he received a second bachelor's degree from New Haven State Teacher's College (now Southern Connecticut State University) and began his career as a teacher in a 4 room schoolhouse in Salem, Connecticut. He went on to get a master's degree from Fairfield University, studied at Bennington College as a John Hay Fellow, began doctoral studies at Columbia University, but changed to UConn where he received a Ph.D. in 1969. Widely recognized for his expertise in educational law, he also attended the UConn School of Law stopping his studies just short of attaining a law degree to spend time with his wife.
Rocco's career was dedicated to education -- he had a long association with the Amity Regional Schools - serving as a teacher, assistant principal, principal of the Orange Junior High School, Amity High School and Assistant Superintendent. Rocco then moved to higher education joining the faculty of Southern Connecticut State College - spending 16 years as a professor, Dean of Professional Studies and Dean of the School of Education. During his time as Southern, he oversaw the creation of many graduate programs that would contribute to Southern's recognition as a University. Following Rocco's retirement from Southern, he continued to be active in his second career as a labor mediator and arbitrator until he was eighty. His Ph.D. dissertation was on the topic of teacher-board of education negotiations and he used this expertise to guide many teachers unions and boards of education to fair and amicable resolution – often in all night marathon negotiating sessions.
Rocco was dedicated to the Greater New Haven community and demonstrated this with his leadership and participation in many community organizations including the Italian American Historical Society of Connecticut, the New Haven Scholarship Foundation and the Community Foundation of Greater New Haven. His interest in the contributions of immigrants to New Haven resulted in his being instrumental in the creation of the Ethnic Heritage Center of Connecticut at Southern Connecticut State University.
Most important, Rocco was the anchor for his extended family. With his partner and soulmate Rae, they advised and cared for many. Central to his core was his total devotion to Rae and his commitment to caring for her when she developed M. S. They were always together, always sharing their lives and love. He passed his love of learning on to his children and grandchildren. He and Rae had a deep love of travel – beginning with lengthy family road trips across the United States and Mexico. On a trip to Italy in the 1960's, Rocco re-connected with Italian family members leading to long lasting relationships with family in Italy and Australia – traveling often to remain in touch. In 1969, he led the family on a non-stop drive to Florida to witness the take-off of the Saturn V rocket that carried Apollo 11 to the moon. In their later years, Rocco and Rae were avid cruise ship devotees – including a multigenerational cruise to Alaska with children and grandchildren. Rocco is survived by his son and daughter-in-law Dr. Rocco Orlando, III and Joanne Papanek Orlando of South Glastonbury, his daughter and son-in-law Lisa Orlando Parisi and Michael J. Parisi of Cheshire as well as his grandchildren Rocco Orlando, IV (Katie Moran), Alexander Orlando and Laura Parisi and great granddaughters Brooke and Willow Orlando, his brother-in law and his wife Dr. Paul J. and Eileen Coppola of Madison and numerous nieces and nephews.
The family would like to thank the staff and nurses of the Memory Support Unit at Whitney Center, the BrightStar caregivers and Connecticut Hospice for their outstanding care.
Funeral Services will be private with a memorial celebration of his life to come in the Spring.
The Celentano Funeral Home, New Haven is caring for the family. To leave a condolence please visit www.celentanofuneralhome.com.
Memorial donations may be sent to The Orlando Family Scholarship in Memory of Rae Orlando, at The New Haven Scholarship Fund, PO Box 8936, New Haven CT 06532 or the Orlando Family Endowed Scholarship Fund at Southern Connecticut State University Foundation, Inc., 501 Crescent Street, New Haven, CT 06515-1355 or online at SouthernCT.edu

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Wright, Jane Gray

Jane Gray Wright, 96, of Simsbury CT, died December 26, 2021. Jane was born November 14, 1925, in Troy, NY, and was the daughter of the late Francis and Elizabeth "Betty" Gray. Jane was predeceased by her sister, Dorothy. She spent most of her childhood in Saginaw, Michigan, before her family moved east; she graduated from Hall High School in West Hartford, CT. She was predeceased by her beloved husband of 72 years Harold "Hal" B. Wright, Jr., whom she met at Oberlin College and married in 1948. She was the devoted mother to five sons, Harold Gray Wright and wife Margaret "Marge" of Rochester, NY, Bruce C. Wright and wife Ellen, of Magnolia, MA, David B. Wright of Simsbury, CT, Howard H. Wright and wife Elizabeth "Betsy" Nichols of Canton, CT and Steven F. Wright and wife Margaret "Meg" of Indian Land, SC; eight grandchildren, Douglas B. Wright and wife Kim of Holmes, NY, Jeffrey H. Wright and wife Heather, of Tucson, AZ, Elizabeth "Libby" B. Wright of Meriden, CT, Jillian B. Wright of Providence, RI, Wesley Wright Nichols of Catskill, NY, Emily Nichols Stanley and husband Jared of Wakefield, MA, David W. Wright and wife Abigail "Abby" of Matthews, NC and Barbara "Bobbie" Jane Wright of Charlotte, NC and four great-grandchildren, Tyler and Ryan Wright, Emma Gray Kampper and Olivia Jane Wright.
Besides graduating from Oberlin College, Jane earned a Master's degree from Boston University. She taught fifth and sixth grade classes in Westwood, MA, and Glastonbury, CT, retiring in 1988. She supported Camp Jewell YMCA, the camp her father Francis Gray was instrumental in relocating from New Hampshire to Connecticut.
Tennis and running were her favorite sports (she trained with the men's track team in college since there was no women's team). She also enjoyed knitting, quilting, sketching, and watercolor painting.
Jane was a member of the First Church of Christ in Simsbury. Her family will make private arrangements. In lieu of flowers, please consider a donation to Camp Jewell YMCA. The Vincent Funeral Home of Simsbury is caring for the arrangements. Please visit Jane's "Book of Memories" at www.vincentfuneralhome.com for online tributes.

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Buttinger, Robert

Robert G. Buttinger, 98, died December 31, 2021 at Middlesex Hospice in Middletown. A recent resident of Masonicare Chester Village, Bob was a long-time resident of Waterford. He retired from General Dynamics, Electric Boat Division, Groton. Bob was a veteran of World War II having served in the United States Army. Funeral Arrangements will be privately held by his family. Memorial contributions may be made in his name to Homes For Our Troops, 6 Main Street, Taunton, MA 02780 www.myhfotusa.org To view Bob's full obituary, share a memory of him or send a condolence to his family please visit www.rwwfh.com Arrangements are in the care of the Robinson, Wright & Weymer Funeral Home in Centerbrook.

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McCune, Esther (Sousa)

Esther (Tess!) Souza McCune, friend, poet, educator, and pillar in her family and community, passed away on January 1, 2022 at Saint Francis Hospital in Hartford, CT at the age of 91.

Her life began May 14, 1930, when Joseph and Celia Souza were blessed with their first child, Esther Marie Souza. Her grandfather Reverend Antonio Souza, was born in the Azores Islands of Portugal, received his divinity degree from Boston University, and became an ordained Baptist minister. Joe and Celia raised Esther and her brother Raymond in a home filled with faith and a love of music.

After graduating from East Providence H.S. in 1948, Esther studied at Bryant College in Providence, RI, then adventurously moved to Hartford CT on her own to work as a secretary for the Connecticut Baptist Convention Office. For fun she joined a folk dance group, where she met her future husband. At 24 she married Dr. Robert F. McCune, a physics professor at Trinity College, and they headed to Pennsylvania. Dr. McCune taught physics at Bucknell University while Esther, a coloratura soprano, studied opera and performed as soloist with the Bucknell Symphony Orchestra. Once ready to start a family, they returned to Connecticut and bought their home in Glastonbury where some of their friends already resided. Their community of young families enjoyed folk dancing, books, church, camping, and singing. Early on, friendships were forged that lasted a lifetime. In 1977, when Esther's daughters were just teenagers, husband Robert passed away. Esther and the girls were grateful for the loving support of friends and the caring church community. The Congregational Church in South Glastonbury has been a spiritual home for Esther all these years.

Esther continued her studies at the University of Hartford and Central Connecticut State College (CCSC), completing a BA in English with a teaching certificate. In 1972 she graduated and began her career as a Glastonbury High School English teacher. Esther's passion for learning led her to earn two graduate degrees, a Master's degree in English from CCSC with a thesis topic of James Joyce, and a Master of Arts in Liberal Studies (MALS), an interdisciplinary degree from Wesleyan University. Later, her summer seminars at Yale developed into a Fulbright to China and a passion for Zen.

Music was a constant in Esther's life. She sang in church choir, composed music, performed in faculty musicals, and always kept current with pop, classical, musical theater and opera.

Her 25 years teaching at Glastonbury High School were a joy for Esther, sharing insights on existentialism and symbolism. The short story "Araby" by James Joyce was a favorite she included in many classes. And she loved weaving music and film into her lesson plans, including Pink Floyd's The Wall. She was so pleased over the years as former students often expressed their gratitude to her.

After retiring from teaching in 1997, the years were filled with writing, traveling, performing at poetry readings, and the joys of friends and family with weekly woman's breakfasts, and monthly birthday celebrations for friends. Writing groups included the Russell Writers of Middletown, Meetinghouse Poets, Wethersfield poets, and Writers Out Loud, an open-mic group. Her book groups included the Book Babes, River Readers, and the "Bookies" – a South Congregational book group that met for over 40 years!

She enjoyed outings to the theater, museums, and coordinated opera outings with her friends to the Metropolitan Opera Live in HD. Up through 2021, she continued her life-long learning, including chair yoga, Qi-Gong, and belly dancing classes. Her travels included Chautauqua, Memorial Weekends on the Cape, and further afield, to the United Kingdom, Scandinavia, Russia, Germany, China, two weeks in a charming apartment in the Paris village of Montmartre, Israel and Palestine, and Morocco (camel ride included). Outings and trips were shared with dear, adventurous friends. And somehow decadent, chocolate desserts were always involved!

Sharing memories of Esther's rich and beautiful life well-lived brings comfort to her family and friends. She will be missed dearly by her daughter Karen McCune Barca of Everett, MA, daughters Lynn McCune and Janice McCune, both of New York City, NY, and cousins Herb Souza of Florida, Anne Cassens of North Carolina, and Barbara Slater of Rhode Island. Esther, aka "Grandma Tess", will be missed by her grandsons Jeffrey and Dylan of Everett, MA, and by grandson Matias and Matias's daughter, Tizara of Lynn, MA. Esther leaves behind cherished cousins, nieces, nephews, extended family, and circles of friends so beloved that they were family.

The family invites you to a Zoom service 2pm, January 22, 2022. Contact South Congregational Church Office for details at (860) 633-4651. For online condolences, please visit www.mulryanfh.com

A private graveside ceremony will be held after spring thaw at Old Church Cemetery, Main Street, Glastonbury, CT.

Save the date of May 14, 2022 at 4pm for a Celebration of Life at South Congregational Church, Main Street, South Glastonbury, CT.

Please remember Esther by writing a poem, singing a joyful song, and making donations to the music committee at South Congregational Church in South Glastonbury, CT and the Welles Turner Library in Glastonbury, CT.

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OBITUARIES

Carney, Francis P. "Butch"

Francis P. "Butch" Carney, 97, of Ellington, formerly of South Windsor, beloved husband and best friend for 68 years of the late Dorothy M. (Gregonis) Carney, passed away peacefully on Friday, December 10, 2021.

Butch was born and raised in South Windsor, one of five sons of the late Arthur J. and Anna (Goldrick) Carney, and moved to Ellington in 1957. He proudly served his country in the United States Army in the European Theatre during World War II and received a letter of commendation from President Harry Truman. Prior to his retirement (at age 93), Butch operated a Drag Line Crane for over 60 years.

Butch was a loving husband, father, grandfather, great-grandfather, brother, uncle, and dear friend. He will fondly be remembered as a giving and loving man whose family meant the world to him. He loved his Irish heritage and he and Dorothy vacationed in Ireland several times throughout their lives. Everyone in town knew Butch and he was often asked to sing at the Chuck Wagon in Ellington. He also enjoyed reciting poetry. Along with Dorothy, Butch greatly enjoyed the Irish nights each March at the Ellington Senior Center. He leaves a legacy of beautiful memories that will live in the hearts of all who knew and loved him.

Butch is survived by his two children, Francis P. Carney and his wife Sallie Glickman of Philadelphia, PA, and Mary Susan O'Hara of Bloomington, IN; his three loving and special grandchildren, Tristan Carney, Shaylin Carney, and Shannon Krieg; and three loved and cherished great grandchildren, Ella Rose, Finnegan Peter, and Dylan Mae; as well as numerous nieces, nephews and their families; and Barbara Bernhardt, who was like a daughter-in-law.

In addition to his wife, Dorothy, who was the love of his life, and his parents, he was predeceased by his son, Patrick Carney; his son-in-law, Peter O'Hara and his four brothers, James, John, Thomas and Arthur.

A time of visitation for family and friends will be at the Ladd-Turkington and Carmon Funeral Home, 551 Talcottville Road, Vernon, to celebrate both Francis & Dorothy's life on Saturday, January 29, 2022 from 1-3 pm with a memorial service for both at 3 pm.

Memorial contributions in Butch's name may be made to the Ellington Senior Center, P.O. Box 187, Ellington, CT 06029.

To leave an online condolence, please visit www.carmonfuneralhome.com

CARMON
Community Funeral Homes

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LaBorne, William C.

William Charles LaBorne, 83, beloved husband of 53 years to Joyce (Dutton) LaBorne of Glastonbury, passed peacefully in his home with his loving family by his side on December 31, 2021 after a long, courageous battle with cancer. Bill was born May 12, 1938 to the late Dr. Charles "Chic" A. and Margaret "Peg" (Brady) LaBorne in Brooklyn, New York. Raised in Garden City Long Island, he resided in Glastonbury for 53 years. A graduate of Chaminade High School in Long Island, Billy was an accomplished football and track star, throwing discus and shotput. He went on to play football at Saint Lawrence University and King's Point Merchant Marine Academy where he graduated in 1963. As a merchant marine in the US Navy Reserve and licensed by the Coast Guard, Billy traveled the world, delivering goods on ships like The Callahan, The Golden Bear, Mormac Glen, and SS Independence, to name a few. Billy was extremely proud of his voyages across the world and often shared his many adventures and experiences with his family. After his travels, Billy settled down in Connecticut to start his career at Pratt and Whitney. He resided in Windsor with his bachelor friends while employed at Pratt & Whitney before meeting and marrying the love of his life in 1968, his beloved wife, Joyce Dutton. Together with their son, Alan and their Basenji dog, they traveled across the country for a year before settling down in Glastonbury to raise their two children, Alan and Charlene "Charlie" in the home they built and continued to reside in until his passing. Billy spent the rest of his career at Combustion Engineering and ABB Brown Boveri as a Marine Engineer and was fortunate to be able to retire early. After retirement, Billy worked part time as a videographer for Glastonbury Town Hall meetings. Billy was a man of many talents and skills. Resourceful and capable, there wasn't anything he couldn't make or fix. He enjoyed collecting coins and stamps, among other things and studied handwriting analysis. He was also a gifted musician, able to play the piano and banjo and enjoyed country western dancing with his wife. He had an incredible ability to work with his hands and was an amazing craftsman. Over the years, Billy built several additions to their home as well as a stable for their horses and outbuilding. Much of his home included wood moldings he hand carved and stained glass windows made with his creativity. When Billy wasn't working on projects around the house, he was busy enjoying the simple pleasures of life. Spending time at his home with family and friends brought him the most joy. Billy is survived by his loving wife, Joyce, his son, Alan LaBorne and his wife LouAnn of Michigan and his daughter Charlie (LaBorne) Mainville and her husband Richard of Wethersfield, his beloved grandchildren, Audrey, Evan, Justice, Devan and Addisyn and his sisters Mimi (LaBorne) Downing of New York, Barbara (LaBorne) King of Vermont and sister-in-law, Marcia Dutton of Manchester. His nieces and nephews, Sue, Tom, Tommy, Leslie, Moira, Chris, Jay, Bernie, Kurt, kHyal and Davey along with their spouses, children, extended family and countless friends, including his lifelong friend Richard Torykian. The family wishes to extend their gratitude to the many caregivers who provided exceptional care and support to Billy and his family. A Mass of Christian Burial will be celebrated on Friday, January 14, 2022 at 10:00 am at Ss. Isidore and Maria Parish at St. Paul Church, 2577 Main St., Glastonbury. Burial will be at the convenience of the family. Friends may call on Thursday, January 13, 2022 from 5:00 pm to 7:00 pm at Mulryan Funeral Home, 725 Hebron Ave., Glastonbury. Memorial donations may be made to Little Hearts (www.littlehearts.org) or Protector of Animals. For further information or to leave a condolence please visit wwwmulryanfh.com

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Visit the obituary section on courant.com to share memories of loved ones.

Baklavas, Catherine

Catherine Baklavas, 1931 - 2021

Catherine Baklavas of Newington, CT, died peacefully on December 28, surrounded by her loving family.

Born in Atlanta, GA daughter of the late Christ and Maritsa Apergios, Catherine and her three sisters were raised and educated in Astoria, NY.

Catherine met the love of her life, James Baklavas, whom she went on to marry in 1950 before moving to Hartford, CT. The following year in 1951, Catherine was crowned Queen of the Hartford Harvest Festival at the Coronation Ball.

Jimmy ("Taki" - to her) and Catherine raised their family on Victoria Road in the South End of Hartford where they formed a tight-knit neighborhood and turned neighbors into family members. As first-generation Greek-Americans, Catherine and Jimmy were members of St. George's Greek Orthodox Church.

While raising their three children, Catherine also worked many jobs over the years including roles at Alberts Hosiery, Royal McBee Typewriter, Hilton Hotel, Aetna Life, and Lox, Stock & Bagels at Bishops Corner in West Hartford. In her later years, Catherine enjoyed playing Bingo (wherever she could) and winning card games, filling her favorite can with quarters.

Catherine is survived by her children, Dean Baklavas and his wife, Kathleen of Indian Land, SC, Maritsa St. Jacques and her husband, Jay of Gilford, NH, John Baklavas of Newington, CT and his longtime companion, Sandee Swider of Wethersfield, CT; her three grandchildren, Jason Baklavas and his wife, Talia of Fort Mill, SC, Sean Baklavas of Bennington, VT and Tim St. Jacques of Riverview, FL; her three great-grandchildren, Bryce, Grant and Elliana Baklavas; her sisters, Angie Damilatis of Lindenhurst, NY, Anna Tsistinas and her husband, Teddy of Palm Coast, FL, and Tina Swanson of E. Northport, NY; her nephew, Spero Makris and his longtime companion, Linda Hanson of West Hartford, CT and her closest friend, Rose Morissette of Wethersfield, CT. Everyone who knew Catherine will fondly remember her as a hard worker with a welcoming personality, as well as an outstanding cook with a beautiful smile and quick wit.

Besides her husband, James Baklavas, Catherine was predeceased by her brothers-in-law, Charles Swanson and James Damilatis; a sister-in-law and brother-in-law, Artemis and Spero Makris Sr.

The family extends special thanks to the wonderful staff of caregivers at the Jefferson House in Newington, CT. Funeral services will be held privately due to the current state of the world and Catherine's wishes. Online condolences may be made at www.SheehanHilbornBreen.com

Sheehan Hilborn Breen
FUNERAL HOME

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Servedio, William

William (Bill) Servedio passed away on Monday, December 27th 2021 at home surrounded by his loved ones at the age of 78, ending a courageous 12-year battle with leukemia. He was born January 14th, 1943 in Cornwall, NY. Bill grew up in Highland Falls, NY. He attended Sacred Heart of Jesus School and Highland Falls High School, where he excelled as a 4-sport athlete. He continued his athletic success as a college soccer player, being named a NJCAA All-American at Orange County Community College and as a stand out at Springfield College, where he earned his bachelor's degree. Around this time Bill married Marjorie Galu, the love of his life and partner in success, beginning a 55-year journey together starting at the University of Bridgeport, where he served as soccer and tennis coach while completing his master's degree. He then joined the faculty of Windham College (VT) and later MacMurray College (IL), serving as soccer, cross country/track and golf coach at each institution. Continuing to aspire to greater heights, Bill went on to earn his PhD at The Ohio State University where he also served as the Buckeyes' head soccer coach. Following receipt of his doctorate Bill became a Professor in the School of Education at the University of Connecticut where he transformed his success as a coach into that of a professor, serving admirably for almost 30 years; 12 of them as Department Head of Sport, Leisure and Exercise Sciences (ESLE). During this time, he began UConn's sport management program, one of the first of its kind in New England. Always exhibiting boundless energy and outstanding leadership skills, Bill was an inspiration and mentor to numerous students and faculty members who went onto leadership positions in both CT and across the nation. He was also an extremely active member of the university community, serving on a variety of committees within the Neag School of Education and across the University; served as University Chairman for the Connecticut Special Olympics, overseeing and managing all aspects of the games hosted at UConn. Bill later became a longtime member of the Board of Directors of the 21st Century Tolland Fund, which provides support for athletes with disabilities across CT. And he recently established the Professor Emeritus William M. and Marjorie Servedio Scholarship Fund, to provide support for current sport management students in UConn's Neag School of Education.

Bill will most be remembered for his generous nature, boundless energy and good humor that made such a positive impact on so many. He handled his fight with leukemia with grace and grit, never letting it change his optimistic approach to life. He was a loving and caring husband, father, grandfather, brother and friend. Bill was predeceased by his wife, Marjorie (Galu) Servedio; his parents, Vito Servedio and Carmela (Eazzetta) Servedio; his brothers Anthony Servedio of Fort Montgomery, NY; Francis (Frank) Servedio of New Windsor, NY; and Vincent (Jimmy) Servedio of Highland Falls, NY. He is survived by his daughter, Suzanne Servedio of Tolland, CT; son, Michael Servedio of Storrs, CT; grandson, Clement Reitz of Groton, CT; sister, Anna Hubeny (Bill) of Fort Montgomery, NY and numerous nieces and nephews.

The family would like to thank the doctors, nurses and staff of Smilow Cancer Hospital and Dana Farber Cancer Institute for their compassionate and loving care. Due to COVID-19, a memorial service and burial will be held at a later date. In lieu of flowers, please make donations to the Professor Emeritus William M. and Marjorie Servedio Scholarship Fund (www.foundation.uconn.edu/fund/professor-emeritus-william-m-servedio-scholarship-fund/), or Smilow Cancer Center at Yale New Haven Hospital, or Dana Farber Cancer Institute of Boston.

Introvigne Funeral Home, Inc., Stafford Springs, CT has care of the arrangements. To leave a message of sympathy for Bill's family, please visit: www.introvigne-funeralhome.com

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Frederick, Elizabeth (Castellani)

Elizabeth (Castellani) Frederick passed away Wednesday January 5th at the age of 97, with her loved ones at her side. She was the daughter of Louis and Sarah (Hurley) Castellani. She was predeceased by the love of her life, her husband Laurence (Laurie) Frederick, her son David Frederick, her sister Dorothy DiPietro, her brother John Castellani. She leaves Gail and Peter Steele, Mark and Kathi Frederick, Mary Beth Frederick, and Laurie and Bob Laramie. She was a very proud grandmother to her grandchildren who were the light of her life. Sean Steele, Kristen and Jamie Giantonio, Sarah and Nik Washburn, Evan and Sarah Frederick, Ryan and Maureen Frederick, Erin Frederick, Courtney and Ryan Barganier, and Carrie and Michael Opuszynski. It was always the highlight of her day to see her great grandchildren, Nicholas, Morgan, and Benjamin Giantonio, Elyza Washburn, Atticus Opuszynski, Mason and Julia Frederick, Austin Barganier, and Molly and Hannah Frederick. She left behind many nieces and nephews, and a special godchild and niece Maryjane DiPietro who was so dear to her.

Born in Springfield Mass she moved to Connecticut as an infant. She attended St. Mary's school and graduated from New Britain High School in 1943. She graduated from St Francis nursing school earning her R.N. as a cadet in the United States Nurse Corp in 1946. She worked as a nurse at St Francis Hospital until 1950 when she left to raise her family. She later worked in the New Britain school district where she was known as nurse Betty until her retirement in 1994. She was an active member of St. Maurice church, served as a Eucharistic minister, member of the ladies guild, volunteered at the Little Flock preschool and the St.Francis School library. Was a member of the St. Francis Hospital alumni, and the New Britain Catholic Nurses. Elizabeth, also known as Betty, made so many friends over her lifetime. When she was still able to get out she exercised three days a week at the YWCA, thank you Miss Chris for keeping her going so long. She was always attending dance recitals, plays, and sports events to support her grandchildren and great grandchildren. She has shared her wisdom and support with so many and will be missed by all. Thank you to all of her caregivers for taking such good care of her, especially Azizmo.

A Mass of Christian Burial will be celebrated Tuesday 10:30 AM at St. Maurice Church, 100 Wightman Road, New Britain. Please go DIRECTLY to the church. Burial will follow in St. Mary Cemetery. Calling hours are Monday 5 to 7 PM at Carlson Funeral Home, 45 Franklin Square, New Britain. In lieu of flowers, donations may be made to St. Maurice Church of St. Katharine Drexel Parish, 1010 Slater Road, New Britain, CT or Alzheimer's Disease Foundation, 200 Executive Blvd South # 4B, Southington, CT 06489. Please share a memory or note of sympathy at www.carlsonfuneralhome.com

CARLSON
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Grenham, Joan W.

The funeral service and calling hours for Joan Grenham that were scheduled for January 20-21, 2022 at St. Peter Claver Church in West Hartford will be rescheduled to a later date to be announced.

Molloy Funeral Home
906 FARMINGTON AVENUE
WEST HARTFORD, CONNECTICUT 06119

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Stachelek, Lorraine C.

Lorraine Cecile Pompey Stachelek, age 93, passed away peacefully January 6th of pancreatic cancer after a recent diagnosis.
Born in Southington CT into a large extended Italian family, Lorraine grew up in a home on her family's large Queen Street vegetable farm with her parents and sister Genevieve, next door to her paternal grandparents, aunts and uncles.

Entering school in first grade at the age of 4, she graduated High School at the age of 17, attended Hillyer College (now University of Hartford) for one year and then attended New Britain General Hospital School of Nursing, where she received her RN degree. Many of her fellow nursing students became life-long friends, and through one of them she was introduced to her future husband, Norman, on a blind date.

They married and started their life together in Kensington, CT. where together they raised their family of two boys and a girl along with a succession of numerous cats and dogs (5) that freely roamed around the small town. Lorraine stayed home to raise their three children before eventually returning to work where she was the Director of Nursing at a skilled nursing facility in New Britain. She retired after 25 years.

She will be remembered for her love and devotion to her family, and for always being available for her children and grandchildren, above all else. Her dedication to the game show Jeopardy, her outstanding lasagna, and her fondness for ice cream, while all noteworthy, came in second. In her later years she was envied for her youthful skin that she attributed to good genes.

Lorraine was predeceased by her loving husband of 64 years, Norman Stachelek, and her parents Lena (Savio) and James Pompey. She is survived by her three children and their families, Conrad Stachelek, MD, PhD, (Beth Pintea) of Erie, Pennsylvania, and his two sons Greg Stachelek, MD, PhD, (Dr. Jessica Berger) of Philadelphia, PA, Alex Stachelek, (Lindsey) of Dallas, Texas; Norman Stachelek, (Carol) of Stonington, CT and their son Erik Stachelek of Essex Junction, Vermont and daughter Preston Stachelek of Providence, Rhode Island; Roxanne Stachelek, (Thomas Chrosniak) and their daughters Alycia Chrosniak and Christina Chrosniak, all of West Hartford.

She also leaves behind her much loved sister Genevieve with whom she shares many loving memories of their 93 years together, four great grandchildren: Isla and Mari Stachelek (Alex), and Julian and Carey Stachelek (Greg), and four nieces and nephews: Caryl Ryan (Berry), to whom we are forever grateful for her help with our mother at the UConn Health Center over the last few weeks of her life, Joseph Tedesco of Simsbury, Denna Grasso (Tom) of North Carolina, and Scott Stachelek (Joanna) of Virginia. We would also like to acknowledge her Doctors and Nurses who oversaw her care in her last week of life, and Seasons Hospice.

A memorial Mass will be held on Monday, January 17th at 10 a.m. at St. Paul's Church, 485 Alling St., Kensington. Burial will be private. Masks are mandatory along with social distancing. In lieu of flowers donations, may be made to; UCONN Oncology Center. The DellaVecchia Funeral Home has been entrusted with the arrangements. For online condolences and directions please visit, www.dellavecchiasouthington.com

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OBITUARIES

Anderson, Jan C.

Jan Cameron Babson Anderson, 74, of Longmeadow, MA, beloved wife of John D. DeWeese passed away at home with John by her side on December 21, 2021. Born January 10, 1947 in Columbus, OH she was the daughter of the late John R. and Jane (Hebditch) Babson. She is survived by her husband John, her four sons, David Anderson of Manchester, Tyler Anderson and his partner, Jamie Welsh of Hayden, CO, John Anderson of Cambridge, MA, William Anderson of Suffield, CT, a daughter-in-law, Katharine Ann Buck of South Windsor, CT, a brother, John R. Babson, Jr and his wife Rin of Pittsburgh, PA, and two grandchildren, William and Allison Anderson. She will be missed by John's family: his sons, John W. and Thomas DeWeese, Thomas' wife, Sue DeWeese, and their two children, Morgan and Matthew.

Jan was raised in Greenwich, CT and graduated from Greenwich Academy. She went on to obtain her Bachelor's degree in mathematics at Skidmore College. She remained an avid student, obtaining master's degrees in business and mathematics as she moved about the country and opportunities arose.

She married David Anderson on October 8, 1977, and that union produced her four sons. She ultimately separated and divorced, but remained a supportive friend to David. Her life was marked more than usually with ups and downs but throughout them she remained productive and creative. She was a devoted mother to her four sons striving in both good and difficult times to provide both love, and spiritual and material support.

She was a master of journaling and produced many beautiful albums documenting all phases of her and her family's life as well as the lives of friends and clients. She studied painting and became an accomplished artist in oils. Throughout her life she was a beacon of action, ideas, and optimism.

She married John after a 2-year courtship on April 23, 2017. The couple were gifted with nearly 5 years of adventure and travel, but even more by quiet joy in each other's presence and love.

Her death followed a long journey with cancer during which she made the most of every opportunity and lived life to its fullest. Her perseverance in the face of progressive illness and disability was an inspiration to all who knew her.

A memorial service, Covid permitting, will be held at 11:00 AM on Saturday, March 12, 2022 at Nicholson & Carmon Funeral Home, 443 East St. N. (Rt. 159), Suffield. In lieu of flowers donations may be made to: Shriner's Hospital for Children, 516 Carew Street, Springfield, MA 01104. To leave on-line condolences please visit www.carmonfuneralhome.com

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Leger, Pauline

Pauline Leger, 75, of Farmington passed away after a courageous struggle with many difficult medical issues over many years. She is survived by her sisters Annette Adams and Louise (Stephen) Kushman, as well as several nephews and nieces. She was predeceased by her husband John McFarlane and her parents Zoel and Phyllis Barrieau Leger. She will be laid to rest in a private ceremony at her request. The family would like to acknowledge her providers Dr. Darlene Oksanen and Diahann Wilcox, APRN for their compassionate care. Sheehan-Hilborn-Breen have been serving the family. To leave a message of comfort for the family and view the full obituary visit www.SheehanHilbornBreen.com

Sheehan Hilborn Breen
FUNERAL HOME

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Powers, John W.

John W. Powers, 82, of Somers, CT, husband of Julia (Cameron) Powers, passed away on Friday, December 31, 2021 at his home surrounded by his loving family. John was born in Springfield, MA, on June 2, 1939, the son of the late John A. and Anna (Shea) Powers. Raised in the Hungry Hill section of Springfield, John graduated from Cathedral High School, Class of 1957 and attained a B.S. in Civil Engineering from Worcester Polytechnic Institute and a M.S. in Environmental Engineering from Rensselaer Polytechnic Institute. He began his career at Tighe & Bond Consulting Engineers in 1968 where he later went on to become the Chairman and President. He was a member of the National Society of Professional Engineers and a Diplomate of the American Academy of Environmental Engineers.

As a communicant of Holy Name Parish, he served as a Lector, Basketball Coach, Coordinator, and member of the Finance Committee. He was a member of the building committees for Putnam High School and Pope Francis Preparatory School, volunteered for the Springfield Libraries and taught STEM programs at various public and private schools in Springfield. John taught English to recent immigrants through the Gray House and also volunteered for the ACTS Tutoring Program. In addition, he participated in the Pan-Mass Challenge with a team of his co-workers from Tighe & Bond to raise money for cancer research and treatment at Dana Farber.

John enjoyed skiing, sailing, reading, studying Gaelic, and cheering for the New York Giants. He and Julia loved to explore the world on cycling trips with friends. John was ever present at his grandchildren's sporting events and loved gathering together with his family in Kennebunkport, Maine. He cherished time spent caring for and being with his family. A devoted husband, father, brother, uncle, grandfather, and friend, John will be greatly missed by all who were blessed to have known him. He will be remembered for his positive attitude, kindness, and zest for life.

In addition to his parents, he was also predeceased by his son John D. Powers and brother James Powers. He is survived by his beloved wife of 52 years, Julia A. (Cameron) Powers of Somers, CT, two devoted daughters Kathleen A. Powers and her husband Stephen Shanks of Suffield, CT, and Shannon C. Manning and her husband Patrick of Longmeadow, MA; six cherished grandchildren, Nora, Jack, Rhaya, Amelia, Caelyn and Addison; as well as many nieces, nephews, grandnieces, and grandnephews. Private services were held at Gate of Heaven Cemetery in Springfield. A celebration of John's life will be held this spring at a time and date to be announced. Memorial contributions in John's name may be directed to the Dana-Farber Cancer Institute, P.O. Box 849168, Boston, MA, 02284 - www.dana-farber.org/gift. On the other hand, John would love it if you donated a book in his name to a library in need. For additional information, please visit www.byronkeenan.com

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Howell, Julia

Julia Howell, born May 4, 1983 in Hartford, CT, passed away peacefully at her home at Bickford's Healthcare Center at the age of 38 on January 6, 2022. For 32 years she struggled with Type 1 diabetes, multiple hemorrhagic strokes, and other complications. She fought an uphill battle with strength, courage and good old stubbornness, however in the end the disease won out. From a young age she showed determination and at the age of 14 Julia was awarded the Girl Scout Silver Award. She had a love for reading and writing poetry, graduating from Enfield High School in 2001. Star Island was her spirit's home, a special place visited yearly by her family for 26 years and counting. Although she was only able to attend a few times in the early years, she lived vicariously through family each summer. She was a member of the Enfield Congregational Church for most of her life and actively participated in youth group. A stroke in her early 20's took away her ability to speak, eat orally, and walk, leading her to need adaptive equipment and support staff to continue living in the community. Through the blessings of Goodwill Services, she was provided this opportunity to live independently with help, and spent her happiest years living her life in her apartment. In 2011 Julia was awarded Goodwill's Consumer of the Year. This award recognized the successful transition she made from residential living to independent living, joining her family in the community and living life according to her own goals. She found pleasure in shopping and watching movies from the comfort of her home and even more joy watching her nieces and nephew grow. Her nieces and nephew were something that gave her purpose, and a reason to battle on every day. She was the light in the life of so many of her caregivers and taught people how to treat everyone with dignity and respect, even when they may not look or act as expected.

Julia is survived by her parents, Douglas Howell and Cynthia Chapin-Howell, her sister Sara Garthwait (Howell), her husband Michael Garthwait, and their two children Madelyn and Samuel Garthwait. She is also survived by her brother Eric Howell, his wife Alexa Howell (Fiorini), and their two children Vivian and Beatrix Howell. She also leaves behind numerous aunts, uncles and cousins. Services will be held at a later date to be announced by her family. The family is asking for donations in Julia's memory be made to one of the following: The Star Island UCC Scholarship Fund, Goodwill Services, or Enfield Congregational Church Endowment Fund, organizations near and dear to Julia and the family.

SIUCC Scholarship Fund C/O Carolyn Kerr 169 Portsmouth St., Unit 98, Concord, NH 03301

Goodwill ABI Residential: 165 Ocean Terrace Bridgeport, CT 06605

Enfield Congregational Church Endowment Fund 1295 Enfield St. Enfield, CT 06082.

To leave online condolences, please visit www.Leetestevens.com

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Lawlor, Richard "Dick" John

Richard "Dick" John Lawlor, 89, of Windsor, beloved husband for 67 years of Nancy (Beloin) Lawlor, passed away on Tuesday, December 28, 2021, at home. Born in Hartford on July 19, 1932, son of the late Clayton and Lucille (Peloso) Lawlor, he was raised in Hartford and attended Hartford Public Schools. He enlisted in the U.S. Army in 1951 and served during the Korean War until his honorable discharge in 1953. Dick returned to Hartford and started working as a heavy equipment mechanic for Bleiler Equipment. There he met Nancy Beloin and the young couple married and ultimately moved to Windsor in 1956 where they raised their five children. Dick left Bleiler Equipment to join a family-owned child portrait business alongside his Dad and his brother Bob, where he would spend the next 20 years. Dick's beloved passion for baseball led him to volunteering as a coach for Windsor Little League and later for its American Legion Baseball teams. In 1977, his longtime friend Dick Teed, a local baseball legend, offered him a dream opportunity to work as a Major League Baseball scout for the Philadelphia Phillies. He traveled around the country scouting AA, AAA, high school, and college baseball players and recruiting new talent. Dick was well respected throughout Major League Baseball for his ability to identify the best young players; he ultimately became a national cross-checker and was awarded the A.B. "Turk" Karam Award as the Hot Stove League Scout of the Year. In 2011, Dick was the inaugural recipient of the Dallas Green Award, which honors a scout who best exemplifies the Phillies' standard for scouting. He retired later that year after a 34-year career with the Phillies. An avid outdoorsman throughout his life, Dick loved hunting and fishing every chance he could. He joined the Windsor Rod and Gun Club in 1964, served several terms as president, and was, prior to his passing, its oldest and longest serving member. During his retirement, he enjoyed taking care of his yard, his flower gardens, and his many home projects. Most of all, Dick will be remembered as a family man who loved, more than anything, spending time with his wife, children, grandchildren and great-grandchildren. A devout Catholic throughout his life, Dick was a parishioner of St. Damien of Molokai Parish-St. Joseph Church in Poquonock for many years. Besides his loving wife, he leaves five children, Jay Lawlor and his wife Beth of Windsor, Sharon Bosco and her husband Richard of Windsor, Cynthia Lawlor and her partner Robert Russell of Bloomfield, Jennifer Daddario and her husband Raymond of Suffield, and Terence Lawlor and his wife Sharon of East Granby; 12 grandchildren, Jay Lawlor, Jr. and his wife Marcia, Andrew Lawlor and his wife Bernadette, Elise Cosker and her husband Brian, Analie Bosco, Elena Fago and her husband Randy, Michelle Kula, Kevin Kula, Brian Daddario, Karen Steele, Michael Lawlor and his fiancé Taylor Peck, James Lawlor, and Robert Stickels and his wife Kiana; eight great-grandchildren, Matthew and Olivia Lawlor, Mason and Grady Cosker, Carley and Chloe Fago, and Jacob and Aubrey Steele; a brother, Robert Lawlor and his wife Maureen of Hampton; a special cousin, Mary Jane Babbitt of East Granby; many nieces and nephews, and many cherished friends. Besides his parents, he was predeceased by his sister and brother-in-law Joan and Henry Griffin. A private Mass of Christian Burial will be celebrated at St. Damien of Molokai Parish-St. Joseph Church followed by a private Burial Service with Military Honors in St. Joseph Cemetery, Poquonock. A celebration of his life will be held at a later date. In lieu of flowers, memorial donations in his name may be made to Hartford Healthcare Department of Philanthropy, Attn: Heart Failure and VAD Program, Hartford Hospital, 80 Seymour Street ,P.O. Box 5037, Hartford, CT 06102-5037 or to St. Jude Children's Research Hospital, 501 St. Jude Place, Memphis, TN 38105. Carmon Windsor Funeral Home has been entrusted with the arrangements. For online condolences, please visit, www.carmonfuneralhome.com.

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Dygus, Florence B.(Labieniec)

Florence (Labieniec) Dygus "Flo", 97, of New Britain, passed away peacefully on Tuesday, December 28, 2021. She was the beloved wife of the late Casimir R. Dygus for 62 years. Born in New Britain, she was the daughter of the late Stephania (Zdanuk) and Pawel Labieniec. Flo worked at Harvey and Lewis in New Britain and for many years she was a banquet waitress at area country clubs. She was a member of Holy Cross Church and very active in the Ladies Guild. She and Cas spent most of their retirement years in Clearwater, FL and loved hosting relatives escaping the CT winters. Flo had a flair for creating beautiful floral arrangements sold at church fairs in CT and FL. She was also quite the athlete; in fact, she was Captain of her high school basketball team. Flo also liked skiing and enjoyed numerous multi-family ski vacations. The entire family loved when "Auntie Flo" came to visit because she had the most wonderful infectious laugh and carried surprises in her purse-usually candy, gum or home- made potpourri and she would add a dollar bill to her Birthday and Christmas cards. Flo always had a kind word and beautiful smile when greeting people and usually reminded us that "Jesus Loves You".

A loving and devoted mother, grandmother, great grandmother and aunt she leaves her daughter Anne Marie Washburn and her husband Stuart of Merrimac, MA.; son Stephen Dygus and his wife Anne of Newington; grandchildren Matthew Dygus of New Britain; and Kendra Anthony and her husband Matthew, and their children Charlotte, Elizabeth and Jackson , all of Sherborne, Ma. She is also survived by her sister-in-law Penny Labieniec, many nieces and nephews and her lifelong dearest of friends, Florence Suchecki. Flo was predeceased by sisters and brothers, Stasia Nadolny, Lorraine Baclawski, Anne Rogala, Terry Urbanek, Mary, Stanley and Paul Labieniec.

We have been truly blessed to have her as part of our family and we would love for family and friends to join us for a calling hour on Saturday, February 12. 2022, from 11:00 am to 12 noon at Duksa Family Funeral Homes at Newington Memorial, 20 Bonair Ave., Newington. A Celebration of Life will follow at 12 noon at Newington Memorial. She will be laid to rest privately beside Cas in Sacred Heart Cemetery, New Britain.

Because of the remarkable care and compassion shown to our mom during her time there, please consider donations to St. Lucian's Residence, 532 Burritt St., New Britain, Ct. 06053 or to Msgr. Bojnowski Manor, 50 Pulaski St., New Britain, Ct. 06053. To share your sorrow with her family, please visit us at www.duksa.net

DUKSA

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Rutherford, Diana S.

Diana Abbey (Sayers) Rutherford, 81, passed peacefully in the early morning hours of Christmas Day to join her beloved husband of 56 years, Gordon D. Rutherford. Born in Waterbury, Connecticut to the late Mary Adams Oliver and Dr. Daniel O. Sayers, she spent a happy childhood as both a Connecticut Yankee and a North Carolina girl. A graduate of Saint Margaret-McTernan School and Wellesley College, she returned to Waterbury in 1962 and met her future husband while they both worked at Connecticut General Life Insurance. They married a year later and made their home in the Simsbury Village of Tariffville among neighbors who became extended family. Once her children were of school-age, she took a job in the Simsbury Public School system to share the same daily and yearly schedule as her daughters and sons. During her many years at SHS, she was an invaluable member of the administrative team. Affectionately known as "Mrs. R," Diana was most often the first face an erring and anxious student would meet at "the vice principal's office," the kind voice on the dreaded phone call to parents, the expert matchmaker of tutors for students with extended home stays, and the master planner of graduation ceremonies. She carried out these duties with her characteristic compassion and humor, diplomacy and aplomb. Diana was also deeply committed to her church, particularly in service to music ministry where she served for over 40 years. "With a voice of singing," she was a joyful member of the Chancel Choir and Women's Praise Choir, a founding member of the Choral Bells Handbell Choir, and a talented page-turner for the organists. Above all else, her greatest treasure was her family, and she was happiest when they were all together for Sunday dinners at home. It's a tradition they will endeavor to continue in the wonderful, welcoming, and comforting ways she did. She will be dearly, dearly missed by all who were lucky enough to know, love, and be loved by her. Diana is survived by her children, Susan (Greg) Orred, Steven Rutherford, Leslie Ann (Jeff) Reynolds, and Dan (Kelly) Rutherford; her grandchildren Wesley, Garrett, Will, Abbey, Calvin, Avery and Colby; her brothers and sisters-in-law Dan (Kathy) Sayers and Tom (Sherry) Sayers; her special friends Margo and Joyce; her Sayers and Oliver cousins and many nieces and nephews; her extended families her children married into (Orreds, Reynolds, and Demskis); her Tariffville neighbors (past, passed and present); and her church family. Her children would like to thank the wonderful caregivers at McLean, especially Paula, who helped ease her final months.

A celebration of her life will be held in the spring of the new year. Memorial contributions may be made to The First Church of Christ, 680 Hopmeadow St, Simsbury, CT 06070 or to McLean Care of Simsbury, Development Office, 75 Great Pond Rd, Simsbury, CT 06070. The Vincent Funeral Home of Simsbury is caring for the arrangements.

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Snyder, David Cumming

David Cumming Snyder, 84, died on January 5, 2022 at Griffin Hospital in Derby. David was born on December 8, 1937 in Newport, RI, son of the late Walter and Louise Cumming Snyder. He graduated from Rogers High School in Newport where he was a member of the track team and Junior ROTC. After attending Bryant College he joined the USAF where he served from 1958 to 1961. Upon leaving the Air Force he joined the General Electric Company followed by Stanley Black and Decker from which he retired in 1998. In retirement he enjoyed traveling the United States and Europe with his beloved wife, fly fishing the rivers of Michigan and New York with his brother Walter and friend Rob, and for 18 years mentoring business owners with the Greater Bridgeport Chapter of SCORE. David leaves his wife of 58 years Mary Jane (Mather), his son Alan of Milford, and his brother Walter and his wife Glenda of Michigan. He was predeceased by his beloved son John. A private burial will be held in RI. In lieu of flowers, a contribution to a charity of your choice is requested.

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OBITUARIES

Loeb, Betty Jane (Miller)

Betty Jane (Miller) Loeb, a southerner who married after World War II, moved north and raised a family in New England, died on Jan. 3, 2022. She was 92.

Betty Jane was born in Stephens, Arkansas, in 1929 five months before the great stock market crash. She grew up in Shreveport, Louisiana, the middle of three daughters born to Bessie and H.V. Miller, who owned a grocery store.

Possessed of a rebellious streak, Betty Jane went off to college at the University of Texas Austin and majored in Spanish. There she met David Frederick Loeb of Philadelphia, who served in the Pacific during the war and, upon his release from the Army, majored in English at Texas and graduated summa cum laude.

They married in 1949 and moved North, where David began teaching at New York University and Rutgers. Betty Jane and David's first child, Julia Bess, was born in East Orange, New Jersey, in 1953. Their second child, Vernon Frederick, was born three years later in Akron, Ohio, where David had taken a position at Goodyear.

He went on to work at IBM Research in Yorktown Heights, New York, Itek Corp. in Lexington, Massachusetts and United Technologies in Hartford, Connecticut, before venturing into the hotel and restaurant business in Stamford, Greenwich, Cheshire and New London. He died in 1993.

Their children both graduated from Greenwich High School. Julia L. Aurigemma, a graduate of Cornell and the University of Connecticut School of Law, became a Superior Court judge in Connecticut and continues to serve on the bench as a senior judge in New Britain. She and her husband, Andrew Aurigemma, live in Cromwell. Vernon, a graduate of the University of North Carolina at Chapel Hill, went on to a career in newspapers at The Philadelphia Inquirer, The Washington Post, The Los Angeles Times and the Houston Chronicle and currently serves as executive editor of Inside Climate News, a nonprofit digital news organization. He married Patricia Ford Loeb, a journalist who now serves as City Hall bureau chief at KYW News Radio in Philadelphia.

Throughout her life, Betty Jane was a devoted wife and mother, an avid reader, and a woman of many interests, including cats, travel, tennis and philanthropy.

Betty Jane is survived by her sister, Martha Binion of Dallas, Texas; both of her children, six grandchildren and two great grandchildren. In lieu of flowers, please consider a donation in her name to the Connecticut Cat Connection in Windsor. To share memories or send condolences, please visit www.doolittlefuneralservice.com.

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Newell, Carolyn (Ives)

Carolyn (Ives) Newell died peacefully on December 28, 2021 at the age of 89. She was born December 21, 1932 in Hartford, daughter of the late Louis King and Marcella (Elway) Ives. Carolyn leaves behind her four children, Brenda and her husband Timothy Testerman of Simsbury, CT, Sharon Caetano of Louisburg, NC, Nancy and her husband Brian Maloney of West Hartford, CT, and Brad Newell and his wife Beth of Alton Bay, NH. Carolyn was the grandmother of twelve grandchildren, Nathan, Kyle and Todd Testerman, Christina and Scott Caetano (predeceased her), Sean, Ryan, Kevin, and Katie Maloney, and Greg, Pamela (Stephen) and David Newell. She was the great grandmother of Landon Stephen, Humza Newell and Caeden Stephen. Carolyn grew up in West Hartford, attended Hall High school and then Endicott College where she studied Interior Design. She married Charles Newell in 1952 and was later divorced. She enjoyed "all creatures great and small". She sang with the Sweet Adeline's and enjoyed the gifts of music she experienced at Middlewoods Assisted Living in Farmington. She volunteered in the Farmington school system, reading to the younger children. Her crafts and handiwork were her passion and now her legacy.

Her life will be celebrated in a private manner. In lieu of flowers, Carolyn's wishes were to encourage people to send donations to Connecticut Children's Foundation, PO Box 412901, Boston, MA 02241 in memory of her grandson, Scott Caetano. Please visit Carolyn's "Book of Memories" at www.vincentfuneralhome.com for online tributes.

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Jacobson, Pearl G

Pearl (Ginsberg) Jacobson daughter of the late Dora and Samuel Ginsberg ,94, passed away peacefully in her home on January 6th.

Pearl was born in Rockville, CT and was raised with her three siblings, Lillian, Jesse and Rosetta in the North End of Hartford. Pearl graduated from Weaver High School, Class of 1944. She continued her education at Hillyer Junior College, where she met the love of her life, Jack. She received her BA from St Joseph College and her MA from the University of Hartford. Pearl was a teacher in the West Hartford School System for 35 years. Pearl was proud of her career and was well respected by her students and their parents. After her retirement Pearl enjoyed her weekly Bible Discussion Group, volunteered for the Hartford Jewish Coalition for Literacy and she enjoyed her role as "Granny Nanny" together with Marjie babysitting for Marjie and Beny's grandchildren.

Pearl and Jack shared 62 years of a beautiful marriage together with many travels and enjoyed sharing their home for happy celebrations. Jack passed away in October 2010 and Pearl often reminisced of their years together.

Safta Pearl leaves her adoring children, grandchildren and great grandchildren:

Marjie and Beny Zivyon, Dorit and Jeff Dahan, Abby, Tal, Lia and Maya, Ari and Vicki Zivyon, Jack and Jordan, David and Sandra Jacobson, Jonathan and Rebecca Jacobson, Ellie and Taylor, Joseph and Melissa Jacobson, Lilly and Mia and Daniel Jacobson.

Aunt Pearl leaves devoted nieces and nephew and appreciated her great-nephew Jonathan's Shabbat visits.

The McClean Hospice provided care and their support is so appreciated.

The family praises the caring, compassion and kindness of her team of caregivers Anne Marie, Annie, Fidelis and her long time helper Ann. These wonderful women are exemplary and cared for Pearl like their own relative.

To honor Safta Pearl's legacy, read to a child, visit an elderly friend or relative and enjoy the beauty of Elizabeth Park.

A family graveside service led by Rabbi Yitzchok Adler will be on Sunday, January 9th.

The family will be observing a private Shiva.

Memorial Donations in Pearl's memory made be made to Rabbi's Discretionary Fund c/o Beth David Synagogue 20 Dover Rd. West Hartford, CT 06119 or to
AFMDA (American Friends of Magen David Adom) 20 W. 36th St. Suite 1100 New York, NY 10018

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Christopher, Carol M

Carol Marie Christopher, 83, originally of West Hartford CT and later from Denver CO, passed away on Tuesday, December 28, 2021, in Providence, RI, after a 4-year battle with both Metastatic Breast Cancer and Alzheimer's disease. Born on Dec 6, 1938, Carol was the daughter of Fred and Catherine Christopher. She is survived by her sister, Joanne Gray of Glastonbury, CT and her brother, Robert Christopher of Coventry, RI, 5 nieces: Susan Brownlie, Sandy Della Sala, Cindy Farrow, Lisa Curtin, and Laura Wixted, 2 nephews: Chris Gray and Brendan Christopher, 14 great nieces and nephews, and 11 great-great nieces and nephews. She was preceded in death by her parents Fred and Catherine Christopher, her brothers Richard and David Christopher, her nephews Jimmy Gray and Danny Christopher, and her great niece, Michelle Gray.

After graduating from Lasell Junior College in Auburndale, MA, she worked as an Executive Assistant in both private and public sectors, until she retired from the University of Colorado in 2004. She learned to love skiing on the slopes of Vermont and then spent many hours downhill on the slopes of Colorado, as both ski enthusiast and ski instructor. One of her greatest pleasures was teaching children with disabilities how to ski, as was evident in her long-time volunteer work with the NSCD (National Sports Center for the Disabled) and with the Children's Hospital Colorado ARCH (Adaptive Recreation for Childhood Health).

Carol also loved to travel, and she lived in a variety of places, including: Boston, MA, Washington D.C., Seattle, WA, Santa Barbara, CA, Colorado Springs, CO, Aspen, CO, and her beloved Denver, CO, where she resided for almost 50 years, enjoying deep and long-lasting friendships. She will be greatly missed by her family, friends, and caregivers, many of whom were privileged to witness her strength and grace during the last few difficult years of her otherwise fun and zesty life.

Services will be held at a later date and announced at olsonparent.com. In lieu of flowers, donations may be made to one of the following organizations:

- National Sports Center for the Disabled - https://nscd.org
- Children's Hospital Colorado ARCH Adaptive Recreation for Childhood Health - https://www.childrenscolorado.org/doctors-and-departments/departments/pediatric-rehabilitation/adaptive-recreation-for-childhood-health/

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Hoffmann, Carole E.

Carole E. Hoffmann, 88, of Berlin, passed away on Thursday, Dec. 30, 2021 at Village Green in Bristol. She was the wife of the late Richard Hoffmann who she was married to for 58 years.

Born in New Britain, she was the daughter of the late Carl and Alfhild (Foberg) Neurath. Carole was employed at the UCONN Health Center, before retiring. She was a member of the Kensington Garden Club and Bethany Covenant Church.

Surviving are her children, Sherri Bauder and her husband Robert, Diane Theriault, David Hoffmann and his wife Mira, and Jill Teffs; nine grandchildren; Erik Bauder (Joy), Ryan Bauder (Stephanie), Robyn Guilmette (James), Justin Theriault (Nicolette), Adam Hoffmann, Bryan Hoffmann, Marc Hoffmann (Erica), Katie Padgett, and Beth Poremba (Joe) and five great grandchildren; Caleb, Quinn, Connor, Cayden and Ryann.

Services will be private. Interment will be in the Bethany Covenant Church Memorial Garden. Please share a memory of Carole with the family in the online guest book @ www.ericksonhansen.com

ERICKSON-HANSEN
New Britain

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Kowalski, Rejeanne

Rejeanne Kowalski, 90, of Bristol, left this earth peacefully on New Year's Eve (December 31, 2021). Her last week was spent in joyous Christmas celebration with her loving family. Rejeanne "Rej" was born in Bristol on November 19, 1931, daughter of the late Agnes and Sam Baillargeon. She lived and attended school in Bristol where she met the late Leonard "Lenny" Kowalski, the love of her life. After high school, Rejeanne attended nursing school in Lynn, MA where Lenny would hitchhike to visit her. After finishing nursing school, Rejeanne returned to Bristol and worked as a Pediatric Nurse at Bristol Hospital for over 40 years, caring for thousands of children during her time. Rejeanne also served her community through her volunteer work with WIC for many years. On June 6, 1953, Rejeanne married her childhood sweetheart Lenny and they made their home in Bristol, where they enjoyed entertaining friends and family. Rejeanne was an amazing cook and hostess, and would prepare hundreds of pierogies each Christmas to give as gifts to friends and acquaintances. Lenny and Rej raised two daughters and four grandchildren and spent their summers camping with their family at Hammonasett State Park, where Rejeanne also worked as the beach nurse. Leonard and Rejeanne enjoyed many vacations, traveling across the United States. They continued to travel and spend winters in Florida. Rejeanne and Lenny were avid bridge and cribbage players, and Rejeanne continued to beat her family badly at cribbage right up until her final day. Rejeanne will be greatly missed by her family and friends, and her family is happy to know that she is now together with her husband Lenny once again. Rejeanne is survived by her daughter Lori Bourret and her husband Paul; daughter Lynne Pernell; four grandchildren, Samuel Bourret and wife, Mikaela, Rebecca Bourret Pogoda and husband, Mike, Erica Pernell and Keith Pernell and one great grandson Dante Pogoda. Relatives and friends are invited to a visitation at Funk Funeral Home 35 Bellevue Ave., Bristol, on Sunday (January 16, 2022) between 1 and 3 PM followed by Service to Remember at 3 PM. Burial will be at the convenience of the family. In lieu of flowers, memorial donations may be made to St. Jude Children's Research Hospital, 262 Danny Thomas Place, Memphis, TN 38105. Please visit Rejeanne's memorial web-site at www.FunkFuneralHome.com

Funk's Since 1865
www.FunkFuneralHome.com

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Champagne, Valentina

Valentina Champagne, 79, of Windsor, beloved wife for 51 years of the late Ronald Champagne, passed away peacefully at her home on Thursday, December 30, 2021, with her family by her side.

Valentina is survived by her children, Anna Champagne, Ronald D. Champagne, Sr. and his wife Victoria, Nicholas R. Champagne, Sr., Christopher D. Champagne, and Stephen M. Champagne; her grandchildren, Lea and Jeremy Rickert, Ronald, Jr., Nicholas, Jr. and his wife Kimmie, Andrew, Matthew, Jessica, Stefan, and Rebecca Champagne, and Sharon Bellone; her great-grandson, Austin; nephews, James and his wife Kate and family, and Nicholas and his wife Erin; as well as other relatives and friends. In addition to her parents and husband, she was predeceased by her daughter, Diane Bellone; and her sister, Sonia Connole. A Memorial Service is planned for late Spring when the roses are in bloom.

To read the full obituary or leave condolences for her family, please visit www.carmonfuneralhome.com

CARMON
Community Funeral Homes

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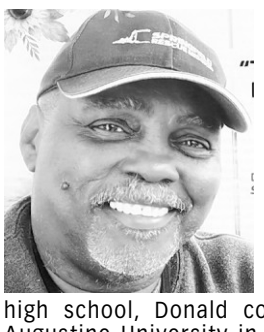
Harvey, Donald Jerome



Donald Jerome Harvey, 69, of Springfield, MA, passed away unexpectedly on Sunday, January 2, 2022, after a brief illness at Baystate Medical Center. Born in Hartford, CT on March 9, 1952, son of the late William and Minnie (Pierce) Wheatle, he was raised in Hartford and was a graduate of Weaver High School, Class of 1970. After high school, Donald continued his education at St. Augustine University in Raleigh, NC where he studied liberal arts. He returned to Hartford and took a position at St. Monica's Episcopal Church Daycare Center in Hartford. He later moved to Springfield, MA where he worked as a case manager at Springfield Rescue Mission. In the evenings and weekends, Donald also worked at Barker Steel and at Yankee Candle in Deerfield, MA. Donald loved his work and had just retired in 2021 after over 20 years of service at the Springfield Rescue Mission. A true people person, Donald was always willing to lend a helping hand to others. He used his experiences in life to positively influence others in their journey. Donald was defined by his heart and his love for people that was present in everything he did. He was always motivated to help others, and he loved everyone regardless of his own or others life circumstances. His heart was vast and it was important for him to share it with others. While growing up in Hartford, Donald developed his love for the arts, especially photography and sketching. He was raised in Mt. Olive Baptist Church in Hartford and later attended Somers Baptist Church where he participated in Bible studies and other ministries within the life of the church. He leaves to mourn his passing, a son, Justin Jerome Thompson of Durham, NC; two granddaughters, Tatum Melody of Myrtle Beach, SC and Jaylen Thompson of Orlando, FL; two brothers, William Harvey and his wife Leslie of Durham, NC and Walter Cross and his wife Iris Nieves-Cross of Hartford, CT; two sisters, Deborah Johnson and Denise Johnson; a beloved cousin, Emma Pierce of Boynton Beach, FL; and a childhood friend, The Rev. Darryl C. Burke of Bloomfield, CT. His family will receive friends on Tuesday, January 11, 10-11 a.m., followed by a funeral service 11 a.m., in the chapel of the Carmon Windsor Funeral Home, 807 Bloomfield Ave., Windsor, CT. Burial will be private. In memory of Donald's life work at the Springfield Rescue Mission the family has requested that memorial contributions be made to Springfield Rescue Mission, P.O. Box 9045, Springfield, MA, 01102-9045 or by visiting, www.springfieldrescuemission.org. For online condolences and to view the service live or after, Tuesday, January 11th at 11 a.m., please visit, www.carmonfuneralhome.com.

CARMON
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Kennedy, Kathleen

Kathleen (Reardon) Kennedy, wife of Daniel H. Kennedy, Jr. of Rocky Hill, CT died peacefully on December 28th after courageously battling Triple Negative Metaplastic Carcinoma breast cancer. Kathy, or "KK" to her children, grandchildren, and close friends, grew up in Barrington, RI as the oldest to parents John and Ellen Reardon. After graduating from Salve Regina University in 1968, Kathy moved to Boston, MA where she taught high school chemistry in Millis, MA. In 1973 she married and moved to Connecticut where she taught at Amity Regional High School. She took an absence from teaching when she had her children and then spent the last 20 years of her career at Rocky Hill High School retiring in 2012 as head of the science department.

In retirement, Kathy took pleasure in traveling the world, particularly enjoying cruises throughout the Mediterranean, Baltic, Alaska, and Caribbean. She was an avid golfer and active member of the TPC River Highlands. She was the River Highlands Women's Club Champ, Captain of the Solheim Cup, and Chairlady of the Tri-club just to name a few. She recorded her first hole-in-one at the age of 60, just two weeks after her husband had his first hole-in-one. An accomplished chef, Kathy loved to cook and enjoyed entertaining friends at their regular dinner group nights. She enjoyed vacations in Florida and spending time with her grandchildren whenever she could, teaching them science experiments, going to the beach and hiking on Block Island where she spent time with family each summer. Kathy was an avid reader and loved to knit gifts for her children and grandchildren.

Kathy was deeply entrenched in the Rocky Hill community, having called it home for most of her life. She was a faithful parishioner of St. Elizabeth Seton Church for over 40 years and a member/past President of the Junior Woman's Club of Rocky Hill. For the past 20 years she served as President of the Friends of Dinosaur Park and Arboretum, Inc., a non-profit organization advocating for the protection and preservation of the state park.

Kathy is survived by her husband, Daniel Jr., her son Daniel III (Maura) of West Hartford and daughter, Meaghan Berge (Erik) of Cohasset, MA and five grandchildren, Daniel IV, Molly and L`ile Kennedy and Peyton and Finn Berge. She is also survived by her sisters Meg Wilson (CA)(Don), Beth Reardon (MA) and Martha Temple (CT) (Lynn) and her brother, Michael Reardon (ID) (Valerie). She was predeceased by her brother, John Reardon (Jane) (RI). She also is survived by several nieces and nephews.

Due to the ongoing pandemic, the family held private funeral services this past week, but hope to celebrate her life in the Spring when it is again safe to gather. In lieu of gifts, a donation can be made to the Kathleen Kennedy Scholarship Fund, which will award students annually from Rocky Hill High School that excel in science. Donations made out to "Rocky Hill Public Schools c/o Kathleen Kennedy Scholarship Fund" and mailed to "RHHS, 50 Chapin Avenue, Rocky Hill, CT 06067." For online guestbook please visit www.brooklawnfuneralhome.com.

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OBITUARIES

Lewis, Karen

Noank — Karen Kilpatrick Lewis passed away Jan. 5, 2022, at the age of 75. Karen was born July 7, 1946, to Willis Buxton Kilpatrick and Marian Mason Kilpatrick.
She grew up in Bolton, graduated from Manchester High School ('64) and went on to graduate from the Hartford Hospital School of Nursing in ('67) and Eastern CT State University with a bachelor's in social work in ('82). She also studied at University of Connecticut, working towards a master's in social work. She worked at Manchester Memorial Hospital in the emergency room and other departments for many years. After she left the hospital she held many positions over the years, usually focusing on health and helping people. Ron and Karen ended up moving to southeastern Connecticut fulltime in 1993. There she became a volunteer for Hospice of SE CT, where she was able to put her compassion, love of people, and medical knowledge to work once more.
Karen was a devoted wife, mother, grandmother, and friend. She loved reading, cooking, and spending time at the shore. She also was a great lover of animals and an avid sports fan, attending every sporting event of her children and grandchildren over the years that she could, as well as being the most loyal Boston Red Sox fan ever.
Karen will be dearly missed by her husband of 54 years, Ronald G. Lewis; two daughters, Ann Bergendahl (Woody) of Noank and Sara Thomas (Scott) of Vero Beach, Fla.; her four grandchildren, Ella Bergendahl, Ali Thomas, Sam Thomas, and Charlie Bergendahl, who affectionately called her "LaLa"; and sister Carol Shroyer of Northport, Fla. She also leaves behind Dixie, her feisty Tibetan Terrier rescue.
In lieu of flowers, donations can be made to St. Jude Children's Research Hospital and/or an animal charity of the donor's choice.
A celebration of her life will be held on a later date at the convenience of the family.

Please sign guestbook at courant.com/obituaries

Michaud, Sharon (LaPorte)

Sharon (LaPorte) Michaud, 70, of Coventry, formerly of Talcottville, loving wife of 30 years of Edward R. Michaud passed away peacefully on Friday, December 31, 2021. Sharon was born on August 4, 1951 in Manchester, one of two daughters of the late Joseph and Ruth Dorothy (Smith) LaPorte. She was employed for over 25 years as office administrator at the First Baptist Church in Manchester until retiring in 2020, due to her health. Sharon along with her husband Ed are longtime members of the First Baptist Church in Manchester. She was an avid reader, and especially enjoyed mystery novels and working on crossword puzzles.

In addition to her husband Ed, Sharon is survived by her sister and brother-in-law Jo-Anne and Harry Lambert of Ellington, her nephew Jason Lambert and his spouse Nancy and their daughter Indianna of New Britain, her niece Samantha Lambert Marsh and her spouse Brandon Marsh and their daughter Zahra of Des Moines, Iowa, her brother-in-law Robert Michaud and his spouse Trenny of Vermont and several other, nieces, nephews and their families.

A time of visitation for family and friends will be at the First Baptist Church of Manchester, 240 Hillstown Road, Manchester, CT. 06040 on Saturday, January 15, 2022 from 10-11 am followed by a service at 11 am. Burial will be in Wapping Cemetery, South Windsor. Memorial contributions may be made to the First Baptist Church of Manchester. Samsel & Carmon Funeral Home, South Windsor has care of the arrangements. To leave an online condolence please visit www.carmonfuneralhome.com

CARMON
Community Funeral Homes

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Nagel, Barbara I

Barbara Irene Nagel
August 23, 1932-December 3, 2021
Barbara Irene Nagel passed away December 3rd at the age of 89 in Centralia, Washington.
Barbara, was formerly from Mansfield, Windham and New Haven CT.
Barbara was one of four daughters of the late Josephine and Albert Nagel.
She was predeceased by her sisters Beverly McCarthy and Nancy Dubin.
Barbara is survived by her sister Muriel Miller and her husband George Miller of Hampton CT.
Barbara leaves behind her son Donn Castonguay, his wife Suzanne Smith of Cornwall CT
her grandchildren Allan and Martin Castonguay. Barbara also leaves behind
daughter Cherie Rusk Castonguay of Salkum, WA. as well as several nieces and nephews.
Barbara graduated Windham High School class of 1950 and went on to earn her BSN in
nursing at Hartford Hospital. Barbara continued her education at Southern
CT State University and Yale University where she received her Masters of nursing.
degree. Barbara worked for years in the nursing profession.
She was employed at CT Valley Hospital
and in addition held teaching positions for nursing.
Barbara was a member of Mensa. Barbara was also the president of her
investment club. She was a very talented leader and investor.
Barbara had a love for horses and was an accomplished rider.
She also had a love of dogs, training and showing them over the years.
She had her German Shepard Lida as well as her Corgi followed
by her poodles Scamp and Sport. In her retirement, Barbara had a VW travel van and
adventured to many places out west with her poodle living and camping in
various states. Barbara lived in Florida and eventually settled in Beaufort, South Carolina where
she lived for many years. In addition to a love of travel, Barbara also shared
the love of art. Barbara would paint and enjoyed photography.
Her remains will be interred at the North Cemetery in Hampton CT.

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Millstein, Harry

Harry L. Millstein, 93, of West Hartford, died January 6, 2022. He was the beloved husband of the late Judith (Goldman) Millstein and father of Craig (Mary) Millstein and Jeffrey Millstein and grandfather of Nicole Millstein. He was predeceased by his son Charles Millstein. He was a U.S. Navy veteran. A graveside funeral will be Monday January 10 at 12:00 at the Beth Hillel Memorial Park Cemetery in East Granby. Funeral arrangements provided by Hebrew Funeral Association, West Hartford.

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RICCIO, Daniel P.

Daniel P. Riccio, 73, of West Hartford, passed away peacefully at his longtime home on Sunday, January 2, 2022. He was the son of first generation Italian immigrant parents, Anthony Riccio of Castlefranco in Miscano and Carmela Schiavone of Accadia. Daniel was born May 19, 1948 in Hartford, where he lived out his early years of life. In 1957, he moved to Bloomfield, where he graduated from Bloomfield High School in 1966. After high school, Daniel attended Manchester Community College before transferring to Central Connecticut State University to further his education. In 1970, he moved to West Hartford, where he would reside for 51 years. Daniel worked at the Rec Center in Manchester, which with a twist of fate, gave him the opportunity to work at Glastonbury High School, where he spent 40 years as a Special Education teacher. Daniel touched so many lives. From his students, to family and friends, there was always room at his table. In 2016 Daniel met his caregiver/friend, Travis Eairheart of Meriden, who gave him a second chance at life after coming down with an illness in 2012.
Daniel is survived by his brother, Mark A. Riccio and his wife Anne of Wethersfield, as well as his two nieces, Marie Cowan and her husband Mark and Karen Riccio and his great-niece, Lillian Claire Cowan.
Funeral services will begin on Wednesday (January 12) at 9 a.m. from the D'Esopo Funeral Chapel, 277 Folly Brook Boulevard followed by a Mass of Christian Burial at 10 a.m. at St. Patrick-St. Anthony Church, 285 Church Street, Hartford. Burial will be in Mt. St. Benedict Cemetery, Bloomfield. Family and friends may call on Tuesday from 4-6 p.m. at the funeral chapel. Masks are required for all indoor services. Donations in Daniel's memory may be made to St. Jude Children's Research Hospital, 501 St. Jude Place, Memphis, TN 38105 or Dana Farber Cancer Institute, P.O. Box 849168, Boston, MA 02284-9168. To share a memory of Daniel, please visit www.desopofuneralchapel.com.

D'Esopo
Funeral Chapel

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Riesbeck, Christine (Doucette)

Christine (Doucette) Riesbeck, 60 of Tolland and loving wife of Mark Riesbeck, passed away at her residence surrounded by her loving family on January 5th, 2022. She was born March 30th, 1961 to Ronald and Cecile (LeBlanc) Doucette in Salem, MA. Christine was a special education teacher for over 15 years at Birch Grove Elementary School in Tolland where she made many wonderful memories with her students and coworkers. She loved visiting Lake Winnipesaukee (where she met her loving husband), raising her children, spending time with her dog (Sadie), listening to music, playing cards with her family, and enjoyed traveling around the world with family and friends. She was a communicate of St. Matthew's Church in Tolland. Christine is survived by her husband, Mark Riesbeck and her loving children, Evan and Kelsey (Logan); her parents, Ronald and Cecile Doucette; her sisters, Patricia, Paula (Jeff), Diane (Dave) and Julie (Bill); her father-in-law and mother-in-law, Paul and Elizabeth Riesbeck; her sisters-in-law and brother-in-law, Karen, Lauren (Tom) and Paul (Valerie); her many nieces and nephews; and her closest and best friend, Linda (Bob) Yorgensen and family. Relatives and friends are welcome to join the family from 4-8 p.m. Thursday, Jan. 13, 2022, at Tolland Memorial Funeral Home, 375 Merrow Rd. (Rt 195) in Tolland. A Mass of Christian Burial will be held at 11:00 a.m., Friday, Jan. 14. 2022 at Blessed Sacrament Parish - St. Matthew's Church 111 Tolland Green, Tolland, CT (Please meet at church; masks will be required for both days). Burial will follow at Valley View Cemetery in Tolland. In lieu of flowers, memorial contributions on behalf of Christine Riesbeck may be made to: The Neuroendocrine Tumor Research Foundation (https://netrf.org/get-involved/give-now/) and/or The Miracle League Field in Tolland (https://www.miracleleague-northernct.org/about). For online condolences please visit www. pietrasfuneralhome.com.

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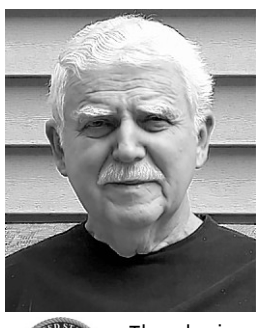
Sweeney, Robert (Bob)



Sunday, Jan.2, 2022 Robert (Bob) Sweeney longtime resident of Killingworth peacefully passed away at CT Hospice, Branford, loving husband of Julie (Masztal) Sweeney. Mr. Sweeney was born in Hartford, CT son of the late George H. Sweeney and Bernice (Macola) Sweeney. He was predeceased by his younger brother, Gerald Sweeney of Florida. The loving father of Pamela (Sweeney) Daley. He is also survived by his nephew Maurice, and nieces Elaine, Michelle and Patti and their families. Mr. Sweeney attended Hartford schools and graduated from East Hartford High School and joined the Navy. He graduated from the Porter Institute, and also attended Tunxis Community College and Middlesex Community College. Before retirement Robert worked at Mobil Oil Corporation for 35 years and also owned Sweeney Associates Real Estate for over 30 years.

He enjoyed summer vacations with his family at Cape Cod, boating, fishing (especially with his daughter), bicycling, going to the gym, walking at Hammonasset with his wife and dog, Willie.

COVID-19 GUIDELINES MUST BE FOLLOWED - SOCIAL DISTANCING AND FACE MASKS MUST BE WORN.
Friends are invited to PASS through calling hours on Tues, Jan. 11 from 4 – 7 pm at the Guilford Funeral Home, 115 Church St, Guilford. Funeral Services will be held Wed. Jan. 12 at 11 am at the Guilford Funeral Home, followed by burial with Military Honors at Evergreen Cemetery, 246 Green Hill Rd, Killingworth. In lieu of flowers, memorial contributions may be made to the American Stroke Association 7272 Greenville Ave, Dallas, TX 75231; www.Stroke.org To share a memory or leave condolences, visit www.guilfordfuneralhome.com

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Chrosniak, Thomas D.

Thomas D. Chrosniak, Jr., 96, beloved husband of Marian Chrosniak, died peacefully in the early hours of December 19, 2021. He was surrounded and held in love by his children and grandchildren in his final days and hours.
A Mass of Christian Burial will be celebrated on Tuesday, January 11, 2022 at 10:00 am at St. Catherine of Siena Church, 265 Stratton Brook Road, W. Simsbury, CT. His family will gather at the church at 9:30 am to greet friends and family. Masks are required and a private burial with full military honors will follow. Memorial gifts can be made to McLean Home Care & Hospice, 75 Great Pond Road, Simsbury, CT 06070 or to the Veterans of Foreign Wars Post 3272, PO Box 297, Avon, CT 06001. Arrangements are being handled by The Ahern Funeral Homes, Inc., www.ahern-funeralhome.com.

Please sign guestbook at courant.com/obituaries

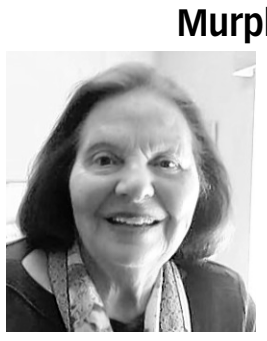
Maynard, Margaret

Margaret A.D. Maynard, 72, of Stafford Springs, CT passed away on Thursday, January 6, 2022 at St. Francis Hospital. She was born in Stafford, daughter of the late Roland and Margaret (Ward) Delluomo. Marge worked as a paraprofessional for the Stafford Public Schools and at Retina Consultants, along with being a hairdresser for many years. She was a member of St. Edward Church and the Italian Benefit Society Ladies Auxiliary. She was a great baker and painter, and was proud to be a Disney annual pass holder. Marge is survived by her three children, Michael McGourty and his wife Dana, Megan Martin and Heather Martin; four grandchildren, Owen, Logan, Carter and Mason; her four siblings, Mary Weingartner and her husband Bill, Roland "Eddie" Delluomo and his wife Mary, Paula Gibbons, and Lisa Deary and her husband Richard "Dickie", many nieces, nephews and cousins; and her lifelong friends, the YaYa's. She was predeceased by her husband, Gerard Maynard; and her brother-in-law, Bill Gibbons. A visitation will be held on Saturday, January 15, 2022 from 9:30 AM to 10:30 AM at Introvigne Funeral Home, Inc., 51 East Main St., Stafford Springs, CT, followed by a Mass of Christian Burial at 11:00 AM at St. Edward Church, 55 High St., Stafford Springs, CT. Burial will follow the Mass at St. Edward Cemetery, Stafford Springs, CT. Memorial donations may be made to the Citizens Scholarship Foundation of Stafford Springs, P.O. Box 25, Stafford Springs, CT 06076. To leave a message of sympathy for the family or for directions, please visit: www.introvignefuneralhome.com

Introvigne
Funeral Home, Inc.

Please sign guestbook at courant.com/obituaries

Murphy, Phyllis



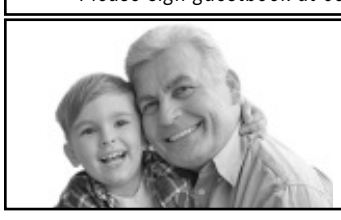
Phyllis Murphy, 89 (formerly of Wethersfield, CT) died peacefully at her home in Canton MA on January 4, 2022. She was the beloved wife of the late Robert J. Murphy and daughter of Amelia (Coppy) and Harry Mellon. She was predeceased by her three siblings.
Phyllis was a graduate of Drexel University and Central Connecticut State University. Her career began as a public school teacher in Madison and Bloomfield Connecticut, then as a teacher and principal of Corpus Christi School (Wethersfield, CT) and later as an administrator for the Archdiocese of Hartford Office of Catholic Schools.
Phyllis is survived by her daughters, Marguerite Murphy and her husband Samuel Solomon and Katherine Buhler and her husband Philipp Buhler and five grandchildren. Phyllis's happiest moments were when she was with her family.
She was a member of the Wethersfield Art League, Wethersfield Historical Society, volunteered for State of Connecticut Services for the Blind, a guide at the Connecticut State Capitol, ESL tutor and a past member of the Wethersfield Library Board and numerous other organizations.
Our family is grateful for the wonderful care provided by her caregivers Donna Nicholas and Fedia Lafortune as well as Laerte Giraud and the entire staff of Cornerstone at Canton.
In lieu of flowers, donations can be made in her memory to Old Colony Hospice (321 Manley Street, West Bridgewater, MA 02379), to Corpus Christi School Annual Fund (581 Silas Deane Highway, Wethersfield CT 06109), or to a charity of your choice.
Private service will be held at Farley Funeral Home 355 Park Street Stoughton MA, private interment at Rose Hill Memorial Park, Rocky Hill CT.

Please sign guestbook at courant.com/obituaries

Pasciuto, Michelle

Michelle (Dodier) Pasciuto, 84, of Newington, CT., passed away Tuesday, December 29, 2021, after suffering with Multiple Sclerosis for many years. Born 1937 in Black Lake, Canada, to the late Joseph and Eva Rose (Loubier) Dodier. As a young woman, Michelle enjoyed skiing, ice skating and loved playing and learning the piano. She was an operator for Bell Telephone for many years and transferred to CT where she met and married her husband Giovanni, of 59 years, in 1962. They had a long and loving marriage, with travel to family in Italy, Canada and Florida. They enjoyed many years of ballroom dancing.
She leaves behind her husband Giovanni, her daughter Kathleen Abate, and son RIchard, her sister Berthe Contaldi, nephew Daniel and his wife Nellie Contaldi, niece and godchild Lynn Fammartino and her children Nicholas and Mathew, and very special sister-in-law Fran Ritone. She was predeceased by her brother Pierre and sisters Bibiane and Anita. We are all going to miss her love and kindness forever. Special thanks to the long term care workers at Grandview in New Britain, for their care and friendship to both Michelle and her family.
A Celebration of Michelle's life will be held Saturday, January 15, 2022 at 9:30 a.m. at Sacred Heart Church, 158 Broad St., New Britain, CT. There are no calling hours. Burial will be in West Meadow Cemetery, 679 Willard Ave., Newington, CT. The Paul A. Shaker Funeral Home, 764 Farmington Ave., New Britain, CT has charge of arrangements. In lieu of flowers the family asks that donations be made to National Multiple Sclerosis Society, 659 Tower Ave, Hartford, CT 06112. To extend condolences to the Pasciuto family or to share a memory of Michelle, please visit SHAKERFUNERALHOME.COM

Please sign guestbook at courant.com/obituaries



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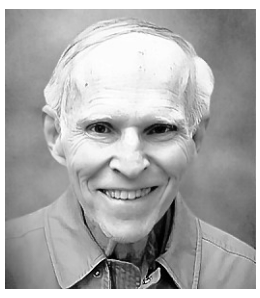
OBITUARIES

John, I. Vaillancourt



John I. Vaillancourt, 83, passed away peacefully on January 6, 2022, at The Hospital of Central Connecticut in New Britain, in the loving arms of his daughter Cheryl, son in law Chris, and niece Linnea. He was the loving Husband of the late Linda (Draper) Vaillancourt for 55 years.
John was born on November 27, 1938 in Brewer, ME to the late John Vaillancourt and Marjory (Perkins) Vaillancourt.
John was a fierce entrepreneur, and despite not finishing college, went on to become part owner of an insurance company, golf course, and bowling alley. He had a passion for playing golf, bowling, skiing, and spending time with his family, cats, and friends. Anyone who met him could see his zest for life and he will be dearly missed by many.
John is survived by his daughter Cheryl Jackson and her husband Christopher of Avon and his grandson, Griffin. In addition to his wife, he was predeceased by his sons Darryl and Todd Vaillancourt.
The family will receive visitors on Tuesday, January 11, 2022 from 3:00 PM to 6:00 PM at Bailey Funeral Home, 48 Broad St., Plainville. Funeral services and burial at St. Joseph Cemetery in Plainville will be private.
Memorial donations can be made in John's name to The Connecticut Humane Society.
See John's online tribute page and leave a message of remembrance at www.BaileyCares.com.

Please sign guestbook at courant.com/obituaries

Belanger, Beverly

Beverly Belanger, 74, of Newington, CT, loving wife of Armand Belanger for 54 years, passed away on Monday, January 3, 2022. Born in Van Buren, ME, she was the daughter of the late Hector and Armance Ouellette. She moved to Newington in 1972 where she and her husband made their home and raised their family. A devoted Catholic, Beverly was a member of St. Mary's Church. She was a loving and devoted wife, mother and grandmother whose favorite pastime was caring for her family. Nothing made her happier than to have her grandchildren over for a few days, playing, eating and filling the house with laughter. In addition to her beloved husband Armand, she will be dearly missed by her sons, Donald Belanger and his wife Lisa of Sturbridge, MA and John Belanger and his wife Kelly of Windsor, CT. She also leaves behind her beloved grandchildren, Kaitlyn, Jacob, Michael, Tyler, Ryan, Tori, Julia and her great-grandson Eli. She is also survived by her brothers, Dan, Fred and Carey Ouellette of ME and her sisters Donna Foster of FL, Lori Desjardins and Joanne Ouellette of ME, as well as several nieces and nephews.
Beverly's funeral services will take place privately. Duksa Family Funeral Homes at Newington Memorial is serving the family. To share a memory, please visit www.duksa.net.

DUKSA

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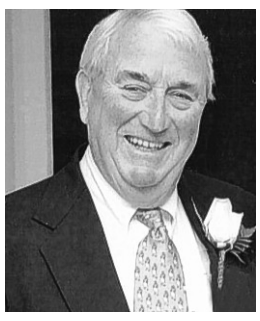
Aube, Elaine (Preisser)

Elaine Preisser Aube, age 87, passed away peacefully in her sleep on Saturday, December 18, 2021. Elaine was born and raised in New Britain, CT and spent most of her adult life raising her family in Monroe, CT and in retirement in Eastham, MA. Most recently she resided in Bloomfield, CT. Elaine worked for many years in the defense industry, primarily working for Sikorsky Aircraft, but her time was truly devoted to raising her three children with her husband Georges. Elaine and Georges loved the shore, particularly the beaches of Cape Cod where they brought their children for many summer vacations. For a brief period of retirement, she and Georges retired to South Carolina, always looking for a new adventure and a place to explore. Elaine was raised with her two sisters who she adored and lived close to her oldest sister Dolores until her passing. Elaine loved to garden, play bridge, dance and bake (her cheesecake was legendary). Her mischievous sense of humor was something the whole family experienced time and again.
She was preceded in death by Georges, her devoted husband of 55 years, her parents, Gustaf and Bernice Preisser, and her sisters Lois Roth and Dolores Visconti. She is survived by her son Rene and his wife Michelle and their three children Paul, Nathan and Maegan, son Marc and his wife Michelle, daughter Denice (Aube) Brandon and her husband Kevin and their three daughters Sarah, Kimberly and Erin. Elaine was dearly loved by her family and friends and we will forever miss her laughter and good spirit.
Private family services will be held at the Massachusetts National Cemetery in Borne, MA where Elaine will be laid to rest beside her husband Georges. If you would like to make a donation in her memory, Elaine was a life long supporter of our National Parks and would encourage all to preserve them for future generations. Please visit Elaine's "Book of Memories" at www.vincentfuneralhome.com for online tributes.

Please sign guestbook at courant.com/obituaries

Lennox, Albert F.



Albert F. "Al" Lennox, of West Hartford, passed away on January 4, 2022, just one day shy of his 95th birthday. He is survived by his wife Barbara, four children, two stepchildren, several grandchildren and other extended family members. He also leaves a very special friend Tricia, who has been a wonderful support to Al and Barbara. He was predeceased by his son Stephen Lennox. Al graduated from Wethersfield High School and concluded service (Army Air Corp) as a cadet in the European Theater. Upon discharge he attended American International College in Springfield, MA. He started the Lennox Insurance Agency in West Hartford and concluded his career with R.C. Knox where upon he became manager of Spring Grove Cemetery in Hartford. In lieu of flowers donations in Al's memory can be made to St. John's Episcopal Church, 679 Farmington Ave., West Hartford, CT 06117. Private funeral services will be held at a later date. Carmon Funeral Home & Family Center of Avon has care of the arrangements. For condolences, please visit www.carmonfuneralhome.com.

CARMON
Community Funeral Homes

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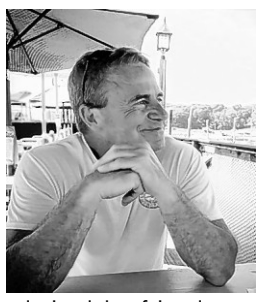
Harris, LaVerne

LaVerne Harris, 70, passed away at home surrounded by her family after a long battle with Frontotemporal dementia (a variation of Alzheimer's) on Thursday, January 6th 2022. LaVerne was born in 1951, grew up in Centerbrook, married her high school sweetheart Edmund Harris and then moved to Deep River. She fought the unwinnable battle long enough to see her 50th wedding anniversary this past year. LaVerne was an active community member involved in everything her children were involved with. She worked at Whelen Engineering for 38 years. She loved spending time with friends and family. LaVerne was preceded in death by her parents June and Vernon, and two brothers Donald and Vernon. She is survived by her husband Edmund Harris Sr. Her two children Edmund Harris Jr and Kevin Harris, her daughter in law Casey Harris, her two grandchildren Arianna and Oliver Harris, and her brother Charlie Doane.
Visitation will be held at the Robinson ,Wright & Weymer Funeral Home, 34 Main St. Centerbrook on Thursday, January 13th at 5:00pm with a remembrance of life service at 6:30pm. Burial will be private in Centerbrook Cemetery the following morning.
In lieu of flowers please consider making a donation in her memory to the Alzheimer's Association. To share a memory or condolence with LaVerne's family please visit www.rwwfh.com

Please sign guestbook at courant.com/obituaries

McVey, John Andrew (Jud)



John Andrew (Jud) McVey, 65, of Glastonbury, CT and formerly of Centerville, MA died on January 4th 2022 after a short but valiant struggle with Lung Cancer. Jud was known for his engaging personality, quick wit, intelligence and dedication to his job as Managing Director of 1 & Done Agency, LLC in Glastonbury CT. There he was loved and admired by friends and co-workers, alike. Jud loved everything about the sea, especially sailing. He was a former pilot and skydiver. Jud graduated from Barnstable High School where he developed a passion for hockey. He took this love of hockey to the next level, participating in adult hockey leagues and eventually became an accredited referee. Jud was a kayaking enthusiast and spent his time away from the office kayaking the CT River and photographing birds. Jud is preceded in death by his parents, John and Mary McVey, formerly of Centerville, MA and his nephew, Jefferey Tavares formerly of Yarmouth, MA. He leaves behind his beloved daughter, Brienna McVey, and 2 grandchildren, Ava Rose and Douglas Rose Jr. He also leaves behind brother, Brian McVey, 2 sisters, Mary Alys DiStasio and Colleen Baker, many cousins, nieces, nephews, grandnieces and grandnephews. Jud will be missed by all who knew him. Per his wishes, his ceremony and burial will be private. Donations may be made in his name to the American Cancer Society. For online condolences please visit www.mulryanfh.com.

MULRYAN
FUNERAL HOME

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Mudge, Virginia

Virginia Mudge died peacefully on January 1, 2022. Born in 1933 in Ishpeming, Michigan to the late Vienno (Lammi) and Raymond Stephens, she lived in Michigan until the age of 10. Virginia graduated from Detroit Redford High School and went on to marry the "boy next door" James Mudge. Virginia and Jim celebrated 62 years of marriage before his passing in 2015.

She spent most of her adult life in Livonia, MI raising her two children and working for the City of Levonia prior to retiring. Retirement had Virginia in Elk Rapids, Michigan and then a move to Connecticut.

She is survived by her son Peter Mudge (Suzanne) of Taylor, MI; daughter Diane Mudge (Robert Woodard) of Farmington, CT; four grandchildren and three great grandchildren. She was predeceased by her brother Alan Stephens.

Virginia will be remembered for her devotion to the Detroit Tigers, her Christmas traditions and her ability to find just the right gift.

A celebration of her life will be held at a later date. Memorial contributions can be made to a charity of the donor's choice. Online condolences may be made at www.SheehanHilbornBreen.com

Sheehan Hilborn Breen
FUNERAL HOME

Please sign guestbook at courant.com/obituaries

McCutcheon, Ryan M.

Ryan Mathew McCutcheon, 36, of Marlborough passed away unexpectedly on December 27, beloved son of Roark and the late Ann (Sturm) McCutcheon. He is survived by his father, Roark McCutcheon of Marlborough, brother Zachary, wife Alicia, and niece Zoey McCutcheon of Rocky Hill, Aunt Megan McCutcheon of Kensington, Aunt Raleigh (John) Stewart of Newington, Aunt Laura (Pete) Schmidt of Florida, Uncles Chris Sturm of Delaware and Tim Sturm of Florida, cousins Gentry and Ian Stewart, Nicholas and Michaela Sturm. Ryan grew up in Marlborough and graduated from RHAM High School. He worked in home construction and later started his own business Harmless Furniture making all kinds of outdoor wood products from recycled materials. He was an avid runner and lake swimmer who loved a good daily workout. He found a lot of peace in nature walking the local trails and streams. He would go out of his way to help a neighbor or anyone in need. He loved camping and sitting by a bonfire with his friends. Ryan is best remembered for his big heart and a smile that was contagious. He will be missed by all that knew him. Calling hours will be on January 15, from 9:30 to 11:00 AM followed by a service at Spencer's Funeral Home, 112 Main Street in East Hampton. In lieu of flowers donations in his name can be made to Protectors of Animals, 144 Main Street, Unit O East Hartford, CT 06118. To leave online condolences or share a memory please visit http://www.spencerfuneralhomeinc.com.

Please sign guestbook at courant.com/obituaries

Ritchie, Kevin R.

Kevin R. Ritchie, 67 of Manchester, CT, passed away on December 15, 2021. Kevin was born on June 18, 1954 in Hartford Hospital to Robert and Norma (Harvey) Ritchie in the year the hospital celebrated it's "Centennial Anniversary". His parents were given a certificate acknowledging him as a "Centennial Baby".

Kevin worked at the Hartford Post Office for several years before retiring. He was an avid basketball player. His greatest accomplishment and proudest moment was when he was chosen to represent the U.S.A. in the Deaf Olympics held in 1977 in Bucharest Romania. Kevin and his team won the Gold Medal. Kevin led his team to victory scoring 23 out of 30 points for the win.

Kevin is survived by his loving wife of 42 years, Laura (Murphy) Ritchie of Glastonbury and his daughters Sara Ritchie of Bolton, Jennifer Harvey and her husband Michael of Glastonbury and Kathryn Ritchie of Manchester. He is also survived by his beloved grandchildren, Corryl and Lucas Mooney, Kaylee and Patrick Harvey and Joshua Schofner. He leaves his brother David Ritchie and wife Susan of Raleigh, NC, his sister Marcia Suess and husband Gary of Newington and several extended family members.

A Memorial Service will be held on Friday, January 14, 2022 at Sheehan-Hilborn-Breen Funeral Home, 1084 New Britain Ave, West Hartford. Visitation will be from 10:00-11:00 am with the Memorial Service immediately following at 11:00 am. There will be no Burial Service. Online condolences may be made at www.SheehanHilbornBreen.com

Sheehan Hilborn Breen
FUNERAL HOME

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Paquette, John M.

John M. Paquette, 69, of Pomfret Center died December 31, 2021, at Hartford Hospital. He was the beloved husband of Martha (Walker) Paquette. John was born October 27, 1952, in Baltic, CT, son of the late Maurice and Rose (Bessette) Paquette.

John was a man with a green thumb having loved his orchards and gardens. He was an avid outdoorsman who enjoyed fishing, boating, golfing, and traveling. John was a member of the Putnam Lodge of Elks #574 and a lifetime member of the Eastern Ct Sportsman Club. John was the owner of Paquette Electric Co. Inc., which he started in 1979, and Hometown Self Storage of Woodstock and Pomfret. In his retirement, he started Paquette Seal Coating.

John loved nothing more than his family, friends, and 14 grandchildren. He would go out of his way and help anyone. Besides his wife Martha, he leaves his children, Terrence Paquette of Putnam, Kimberly Paquette Powell of Woodstock Valley, stepchildren Sierra Pacholski and her husband Stephen of Coventry, Cameron Backus and his wife Alyssa of Brooklyn, and Evan Reynolds and her husband Elrich of Pomfret, siblings Michael Paquette and his wife Patricia of Plainfield and Celeste Bernards and her husband Barry of Eastford. He also leaves his 14 wonderful grandchildren and many nieces and nephews. He was predeceased by siblings Michelle Dunn, Terrence Paquette, Daniel Paquette, and Charles Paquette.

Per John's request, there will be a private graveside service for family in April followed by a Celebration of Life at a later date. In lieu of flowers, donations may be made in John's memory to the American Cancer Society, 825 Brook Street, I-91 Tech Ctr. Rocky Hill, CT 06067-3045. Share a memory at Smithandwalkerfh.com

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Sheehan, Cecily

"The Way of Roses".
Cecily Rose Moira Sheehan, beloved wife of Ronald D. Robare; cherished sister of Sara Sheehan (Walpole NH) and Ann Marsh (Bloomfield CT) and sister-in-law of Jo Ann Tine (Bloomfield CT); treasured aunt of Cole and Aidan Traynor (Nashville TN); and dear "sister-friend" of Kathy Schroerlucke (Louisville KY) died Friday, December 31, 2021 after a lengthy struggle with Parkinson's Disease.

Born on July 22 in Manchester, CT to Arlene M. LaDuke Sheehan (later Stanfield) and William H. Sheehan, Cecily lived most of her life in East Hartford, CT, graduating from East Catholic High School and the University of Connecticut. Her love of poetry, politics, and history eventually brought her to the Connecticut Landmarks society, where she ended her career by serving as a docent at the Butler-McCook House in Hartford, CT.

Often described by those who met her as "sweet", Cecily was easy-going. Friends will forever remember Cecily's gentle manner, her quick wit, and her kind and generous nature.

Cecily's family would like to thank Elizabeth and the many other caring staff at Hughes Health and Rehabilitation Center in West Hartford for their loving care of Cecily in her final months.

In accordance with Cecily's wishes, there will be no calling hours, but memorial donations can be made to her favored organization: FRIENDS OF FELINES' RESCUE CENTER ; 14597 Power Bar Road ; Defiance, OH 43512; phone: 419.393.2400 ; email: Fofrescue@gmail.com; URL=Fofrescue.org

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West, Dorothy A (Blish)

Dorothy (Blish) West, 96, beloved wife of the late Almon C. West passed away in her sleep at The Garnet of Casa Grande in Casa Grande Arizona January 2, 2022. Dorothy was born in Marlborough Connecticut on July 17, 1925, to the late Sarah (Lord) Blish and E. Allen Blish. She shared her childhood with two sisters, Eleanor and Ruth and a brother Allen Jr. Dorothy was a graduate of Glastonbury High School class of 1943. She was a member of the Marlborough Congregational Church. Dorothy worked in the insurance field until her retirement. Her fondest memories were of working at the family concession stand at Lake Terramuggus. After their retirement, Dorothy and Almon spent many memorable winters at Lake Grassy Florida. She leaves two children, Dorothy Slack and her husband Dale of Casa Grande Arizona, Kenneth West and his wife Cynthia, of Tucson Arizona. She was a loving Grandmother of Jeffrey West (Kimberly) of Wendell, North Carolina and Great Grandmother of JJ and Lilianna West. The family would like to thank the caregivers at The Garnet of Casa Grande for their caring service. A graveside service and burial will be held in the Spring in Marlborough Ct.

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OBITUARIES

Marrion, Christopher J.

Christopher John Marrion of Dorchester, MA, passed away suddenly on December 30, 2021 while visiting family in Colorado with his husband Randy Weston, a continuation of Christmas celebrations with family in his hometown of Niantic CT. Chris was a cherished husband, son, brother, uncle, friend and colleague. Chris was born in New London, CT on August 27, 1964, the youngest of five children of Robert and Grace (Stone) Marrion, who survive their adored son.

Christopher's lifelong passion for classical music began at a young age. He was more likely to listen to a Gilbert & Sullivan light opera than the Rolling Stones. His passion was cultivated in the East Lyme public school system, where he played trombone in the East Lyme High School marching band. Christopher made deep, lifelong friendships in the school auditorium and playing in the band on the football field. He added the bassoon to his repertoire and after graduation attended the New England Conservatory of Music. Chris followed his love for opera and graduated from the Conservatory with a degree in voice followed by a Master's degree in voice from Boston University.

After his studies, Boston remained his home for almost forty years. While still a freelance musician singing in the U.S. and Europe, Chris began a nonprofit development career. He raised millions of dollars for numerous organizations, including the Boston Lyric Opera, Boston Children's Hospital and AIDS Action Committee. He made some of his closest and deepest friendships at AIDS Action. His loss leaves a hole in the hearts of many whom he met during the AIDS crisis, while they helped those in need in the Boston community.

Chris spent many years under Artistic Director Yo-Yo Ma as Deputy Director of the Silk Road Ensemble. His friends and family could not wait for the latest story of his international travels with Yo-Yo for concert tours, priceless cello in hand. Chris was Assistant Dean for Development and Alumni Relations at the Boston University College of Fine Arts before recently taking on a role he was excited to start, as the Vice President of Advancement for the Hanover Theatre and Conservatory, a historic theatre and presenter in Worcester MA.

Chris was an accomplished baker and an elegant ballroom dancer. He sewed and knit items that friends mistook for the work of designers. His incomparable wit and sense of humor will be missed acutely by so many. Whenever he spoke, it was as though he had scripted his thoughtful and eloquent remarks in advance. The most extraordinary of his gifts may have been his ability to make others feel part of his brilliance and not diminished by it. Chris always knew what was needed to make those around him feel better.

Chris and Randy had been a couple for ten years before they were married in a glorious wedding in their treasured Provincetown, MA, in July 2010, surrounded by family, their huge group of wonderful friends who are so dedicated to one another, and far too many lobsters.

In addition to his parents and husband, Christopher is survived by his siblings and their spouses Ruth, Catherine, Tom, Gwen and Faith Marrion and Bob Doffek, and nieces and nephews Henry, Ray, Sarah, Andrew, Noah, Bob and Olivia to whom he was an amazing uncle, travel buddy, cheerleader, role model and mentor.

Celebrations of Christopher's life are being planned for New London, CT and Boston, hopefully in early March. Please email cjmmemorial2021@gmail.com and we will provide details, a Zoom link and updates if it becomes necessary to reschedule.

In lieu of flowers, please remember Chris in a donation to the Hanover Theater & Conservatory (thehanovertheater.org), AIDS Action (AAC.org), or a charity that is important to you.

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Julian, Gary

Gary A. Julian, 72, of Mystic, CT, passed away December 20, 2021, at his home. He was born in New Britain, CT, to the late Frank and Fern (Renaud) Julian, and was a lifelong Connecticut resident.

Gary is survived by his wife of 23 years, Mary (Jalkosky) Julian; two sons, Randall and Joshua Julian of Clearwater FL; two brothers, John Julian of Youngstown, Ohio, and Alan Julian (wife, Alice) of Homosassa, FL, along with nieces and a nephew and great nieces and nephews.

Gary had a successful career in Information Technology that spanned 35 years at various companies throughout the Hartford area. Starting as a programmer, he was promoted to various management positions, ultimately retiring from Aetna Insurance Company.

A celebration of his life is being planned at a later date. The family suggests those who desire to remember Gary to please make a contribution in his memory to the American Brain Tumor Association (bit.ly/DonateABTA).

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Mueller, Walter F.

Walter F. Mueller, passed away on December 11th, 2021 at home. Walter was born on July 12th, 1967 in Queens, New York. Walter was in the United States Army for infantry from 1985-1988. Walter worked at Jarvis Airfoil in Portland, CT. Walter spent the latter of his time with Landon. Landon was the light of Walter's world and would always say "We're buddies forever." Walter is survived by his mother, Gwen Mueller, his sister, Charlene Overstreet, his niece and nephew Heather Overstreet and Mark Overstreet, his niece's partner, Zachary Lane, and his great nephew Landon Overstreet.

A Memorial Mass will be held on Thursday, January 13th at 10 a.m. in St. Pius X Church, 310 Westfield St, Middletown. Burial with full military honors will be in St. Sebastian Cemetery, Middlefield. The Coughlin-Lastrina Funeral Home, 491 High St, Middletown, is in charge of arrangements.

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Babbidge, Aimee Allison

BABBIDGE, Aimee Allison of Old Saybrook passed away on January 4, 2022 after struggling for years with numerous health issues. Born May 30, 1960 in Washington, D.C., Aimee was the eldest child of the late Homer and Marcia Babbidge, and was raised in Storrs while her father served as president of UConn. She graduated from Watkinson School in Hartford and Emerson College in Boston, and crafted a professional career in nonprofit management in Boston, Miami, Jacksonville, and Columbia, S.C. before returning to Connecticut to work for Thames Valley Council for Community Action (TVCCA).

Aimee will be lovingly remembered for her talent as a writer, her outspoken manner and droll humor, and her fondness for fine art, history, crafting, cozy mysteries, reality television, French onion soup, margherita pizza, and Beaujolais nouveau. She was devoted to her friends, her pets, and her favorite team, the Boston Red Sox. Above all, she was defined by her fierce love for her children, Wilfredo and Blaine (Mimi) Babbidge, whom she raised single-handedly. In addition to her children, she is survived by her brother, Alexander Babbidge of North Haven, his wife Tracy, and three children; sister Sandra Levis of Pittsburgh, Pa. and her two children; former husband Juan Nunez; and close family friend Joe De Franco.

A memorial service will be held on the beach in Old Saybrook in the spring.

Please sign guestbook at courant.com/obituaries

Schwanda, Francoise

Francoise "Fran" Schwanda, 75, of Willington, CT passed away on Wednesday, January 5, 2021 at Hartford Hospital. She was born in St. Jacques, Quebec, Canada, daughter of the late Eugene and Rita (Parent) Gilbert. Fran worked at Johnson Memorial Hospital for 33 years as a receptionist in the emergency department. She enjoyed NASCAR racing, UCONN women's and men's basketball, spending time with her family, and doing crossword puzzles. Her home cooked meals will be greatly missed. Fran is survived by her loving husband of 55 years, Rob Schwanda; two daughters, Joanne Clermont and her husband Jeff, and Karen Sylvester and her husband Zach; four grandchildren, Renee Rose and her husband Sebastian, Haley Clermont, Blake Sylvester and Logan Sylvester; her sister, Helen Dittrich; her brother, Robert Gilbert and his wife Sue; and many nieces and nephews. Funeral services and burial will be private at the convenience of the family. Introvigne Funeral Home, Inc., Stafford Springs, CT has care of the arrangements. To leave a message of sympathy for the family, please visit: www.introvignefuneralhome.com

Introvigne Funeral Home, Inc.

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Rogers, R. Brian

R. Brian Rogers, 58, of Unionville, passed away unexpectedly on January 4, 2022.

Brian had a passion for technology and computers. He was very involved in ham radio. Among some of his roles were: Nutmeg VHF NTS net manager, a member of Wesconn traffic net, AmprNet coordinator for several states and maintainer of his URONode program. He loved to argue politics with whoever would listen. Having worked as a DJ, music was his escape. He enjoyed sports, particularly the NY Rangers, Hartford Wolf Pack and the Patriots. He took great pride in growing his flowers each summer. Above all, he had a love for animals, especially cats.

Brian was predeceased by his father, Richard F. Rogers. He is survived by his mother, Diane Rogers and his sister April Rogers both of Unionville, along with several aunts, uncles and cousins. He also leaves behind his two special canine buddies and his four favorite feline friends. He greatly enjoyed spending time with his friends Larry Wells, Martin Cook , Charlie Ploszay and the many people he met at 7-11.

Family will greet guests at The Ahern Funeral Home, 111 Main Street, Unionville on Friday, January 14, 2022, from 5pm – 7pm with a prayer service at 7pm. Burial will be private. In lieu of flowers, please remember Brian in a donation to the Upper Valley Humane Society, 300 Old Route 10, Enfield, NH 03748. To send online condolences to the family, please visit www.ahernfuneralhome.com

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Scott, Jr., Arthur M.

Arthur "Gomer" M. Scott, Jr., 55, lifelong resident of Hartford, CT transitioned on Wednesday, December 22, 2021. He was born on May 1, 1966 to the late Arthur M. Scott, Sr. and Betty J. "Gigi" Black Scott in Hartford, CT. Left to cherish his memories are his children, siblings and a host of other relative and friends.

A celebration of Arthur's life will take place on Tuesday, January 11, 2022 at 12:00pm with a visitation from 10:00am – 12:00pm at Henry L. Fuqua Funeral Service (A Division of Howard K. Hill Funeral Services), 94 Granby Street, Bloomfield, CT 06002. Interment will be held at Mount Saint Benedict Cemetery, 1 Cottage Grove Road, Bloomfield, CT 06002. To leave a message of comfort for the Scott family and view the full obituary, please visit, www.hkhfuneralservices.com

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Laggis, Pauline B.

Pauline B. Laggis peacefully passed away January 5, 2022 surrounded by family who held her, and she them, dear. Pauline was born on August 7, 1932 to Willis and Ellen Bean in Wolfeboro NH. She was predeceased by her loving husband of 30 years, John Laggis, Sr. Pauline will be remembered for her generous nature, fierce love, shopping addiction, and need to be in everyone's business. These qualities made her family unconditionally love this absolute "freak of nature". Pauline was a Christian who put her faith in Jesus and was a loyal member of Mansfield Christian Fellowship in Mansfield CT. She loved and cherished her church family, especially the children who knew her as Miss Pauline. For over 20 years she was a dedicated receptionist at Meadows Convalescent Home in Manchester CT where she made it a point to know all the patients and their families. She enjoyed volunteering, playing with her cocker spaniels, and watching the Game Show Network. She is survived by her six children, thirteen grandchildren and twenty-one great-grandchildren all of whom she loved dearly and held close. Information regarding the Celebration of Pauline's Life will be forthcoming. In lieu of flowers, donations may be sent in her name to the American Cancer Society.

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Reincke, Joan E.

Joan E. Reincke, (Loughlin), 87, of Colchester, passed away on December 31, 2021 at home. She was the beloved wife of 67 years to Robert T. Reincke, Sr. In addition to her husband, she leaves her children, Richard Reincke of Tustin, CA; Gregory Reincke of Shelburne, VT, and Sharon Reincke of San Marcos, CA. She also leaves her sisters-in-law, Jill Bertrand of Cromwell, CT and Pauline Laughlin of St. Augustine, FL; five grandchildren; two great grandchildren; and several nieces and nephews. Joan was predeceased in death by her eldest son, Robert T. Reincke, Jr., two sisters, Pauline and Patricia, and her brother Bernard. Funeral services will be held privately, according to her wishes. The family would like to thank Janet and Matt Carden for all their help in caring for Joan. The Aurora-McCarthy Funeral Home of Colchester has been entrusted with care of arrangements. For online condolences, please visit www.auroramccarthyfuneralhome.com

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OBITUARIES BY TOWN

Ilberman, Barry

Barry Ilberman 71, of South Windsor CT and formerly of Old Saybrook, NYC and West Hartford passed away on January 5th after a courageous battle with ALS. Barry leaves behind his daughter Jodi Soloperto, Christopher Soloperto and his grandchildren Emma and Jason. Barry was born in Brooklyn on February 25, 1950 to the late Morton and Gloria Ilberman and grew up with his sisters Janis and Nancy in Massapequa NY. Barry graduated from Rensselaer with a Bachelors and Masters in Nuclear Engineering and after a few years, he earned an MBA (later saying "I used to be smart"). While at RPI, Barry met Eileen Mellion. They married on June 18, 1972 and they remained together for the next 44 years until Eileen's death in 2013. After they married, Barry and Eileen settled in Connecticut where Barry worked at Northeast Utilities for the next 27 years in a variety of positions, before leaving NU as a Vice President. He then spent the next three years as Vice President of Human Resources for Sony Music before retiring to spend time with his family, travel and care for his beloved wife Eileen. Barry enjoyed his work and even more, loved the friends he met along the way and would look forward to meeting for dinners, drinks and laughs.

Barry's true joy was spending time with family, especially his grandchildren, who affectionately called him B-bar. There were family vacations to Florida, Puerto Rico, DisneyLand and Block Island. He would get excited for our vacation dinners and would often start the day by asking "Where do you want to go for dinner, I need to make a 'rezzy'". He treasured the memories he made and loved to tell the funny stories that came with them.

Later in life, Barry met Kim Blomker and they continued to have adventures near and far, enjoying time with friends and family. Together they worked through the progression of ALS with both optimism and determination.

Besides his children and grandchildren, Barry leaves behind his sisters Janis Walker and family, Nancy Gold and family, his partner Kim Blomker and many deep-loved cousins, nieces, nephews and friends.

A gravesite service will be held on 11 am this Sunday, January 9 at Rodfe Zedek Cemetery located on 24 Leesville Rd, Moodus CT. In lieu of flowers, memorial contributions may be made to The Marfan Foundation and The ALS Association, Connecticut Chapter. Arrangements are entrusted to Weinstein Mortuary, West Hartford, CT. For further information or to sign the guestbook please visit www.weinsteinmortuary.com/funerals/

Barry shared that he has had a happy life and that is all he wanted for everyone else. He also wanted us to "have a great party" and, in his honor, a celebration of his life will be scheduled for early this summer.

Please sign guestbook at courant.com/obituaries

IN MEMORIAM

In Loving Memory Of
BARRY R. CARLSON

04/02/1953 to 01/06/2017
We miss you Brother.
Love, Patty and Jeff

In Loving Memory Of
JEANNE E. CIOTTO

1/9/1930-4/22/2021

Happy Birthday in Heaven, Mom. More than the greatest love the world has known...this is the love you gave to each and every one of us. We miss you more than you could know. We find peace knowing that Dad is with you and that you are celebrating with Aunt Marge and Uncle Henry and all your family; especially your mom and dad. We know you would say it's impossible but...we love you more, Joey, Anthony, Julie and John, Johnny and Sherri, Maria and Ken, Jonathan, Jessica, Gabby, Danny and Jack.

In Loving Memory Of
JAY V. FLETCHER SR.

1/3/1941 - 8/26/2013
Happy 81st Birthday in Heaven. With much love from your family.

In Loving Memory Of
JUDITH 'JUDY' (KEENAN) GRECO

10/23/1940 01/12/2017

Remembering your smile, Remembering your laugh, Remembering your "Judyisms", Will last forever in our hearts.
Love always,
Helen & Tom Cieslowski,Stockey and Cieslowski Families, Danny,Sharon, Jackie & Judy R.

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Fencing surrounds the U.S. Capitol in Washington, D.C., on Thursday. A year after the Jan. 6 attack, Congress remains deeply divided. **CAROLYN KASTER/AP**

Deep disagreement is part of America's DNA

Will today's polarization lead to a violent result?

By Matthew Schmidt

America has always been polarized. Ben Franklin wrote pamphlets drumming up support for the war against the French and allied Native tribes. His famous "Join or Die" cartoon depicting the colonies as a severed snake made his point powerfully and quickly. Other cartoons portrayed political opponents as hicks and extremists. Colonial politics didn't leave room for Joe Manchins. You picked a side and read that side's newspapers.

The modern press' aspiration toward the "objective" form of journalism was still a century or more away. It's not that some outlets weren't more quality than others. It's just that no one pretended not to represent a political viewpoint that shaped their interpretation of events. In other words, MSNBC does high-quality, verifiable work, but it's open about its worldview. No one wonders at FOX's political philosophy.

As I've read deeper into the history of American political polarization, I've become fascinated by Barbara Basbanes Richter's work on early pamphleteering. It turns out there were Proud Boys-style groups, then too. A group of men calling themselves the "Paxton Boys" murdered a group of Conestoga men, a woman and a child in the so-called defense of the Pennsylvania frontier. When authorities moved the other targets to the local jail to protect them, this militia broke in, and in Franklin's moving prose, "When the poor Wretches saw they had *no Protection* nigh, nor could escape, and being without the least Weapon for Defense, they divided into their little Families, the Children clinging to the Parents," and were hatcheted to death.

One can only imagine the images from Michigan had the kidnapping of Gov. Gretchen Whitmer been successful.

When the violence ebbed, the war took to the airwaves. Or, instead, to the broadsheets and pamphlets that were the colonial version of Twitter rants and social media takedowns and doxes. Historians estimate that more than 20% of all the media produced in Pennsylvania in 1764 pertained to the Paxton Boys and the massacres. People got sick of the news cycle then too.

All this ink served to whitewash the gruesome bigotry of the group in the service of winning political power in the state and across the Colonies. The Paxton Boys churned out pamphlets justifying their actions by portraying the group as enemies of the British Crown, who, by their knowledge of the "Situation and State of our Frontiers," (by which they meant lax security provided by the governor) were prepared to prey upon the white settlers. The demands of militias today that the federal government isn't doing enough to protect the borders isn't novel. It's at the heart of the American experience.

The debates about individual liberty vs. community are the stuff of this country's political DNA. When the Paxton Boys rode from the frontier to Philadelphia (their numbers having swelled), they were threatening an attack on the seat of government, just like at the Capitol. And they were very much more a threat. They'd proven their will to kill and their ability to recruit.

What frightens me about the groups that came together to storm the seat of government last year is that they have not yet proven their will to kill. And when they do (as I believe they will), will the broadsheet publishers of today and the true believers that form the new Republican Party give them access to whitewash what they can't hide, and hide what they won't say?

Matthew Schmidt is associate professor of national security and political science at the University of New Haven.

Emails tell story of hiring scandal in state's attorney's office

Kevin Rennie

Chief State's Attorney Richard Colangelo had a plan in 2020 to use taxpayer money to win raises for colleagues he was afraid would oppose his reappointment to a full term as the state's top prosecutor. Colangelo's misbegotten strategy, which he, remarkably, committed to writing, needed the help of Gov. Ned Lamont's budget office — and it came with a price that has ensnared Colangelo in a growing scandal.

Colangelo, a career prosecutor, was appointed to the chief's job in the Division of Criminal Justice in January 2020 to complete the term of his predecessor, the widely respected Kevin Kane. Colangelo's appointment was for the remaining 16 months of Kane's term.

Having made it to the mountaintop and enjoying the view, Colangelo wanted no trouble from the ranks of Connecticut's 13 state's attorneys who might also be interested in the job. So Colangelo, exposing his own low opinion of his colleagues, decided to win their support by getting them raises.

In order to secure those raises, Colangelo needed the assistance of Lamont's unusually influential deputy budget director, Kostaninos Diamantis. Colangelo and Diamantis exchanged emails and held meetings as the chief state's attorney's pleas to Diamantis became more urgent.

By Dec. 4, 2020, Colangelo learned from an email forwarded to him by Diamantis that an official at the Department of Administrative Services (DAS) was disputing Colangelo's dire history of no or puny raises for state's attorneys. Her argument, Colangelo responded, was "not true, what should I do? Might need it to keep them happy so they don't oppose me at reappointment."

There may be many reasons to provide raises to the state's attorneys (who do not belong to a union) across Connecticut. Whatever they are, buying their silence when the Criminal Justice Commission considered reappointing Colangelo several months later was not one of them. It was a grimy tactic that diminishes confidence in the state's criminal justice system at a perilous time for our public institutions.

Most prosecutors would not commit such a strategy in writing. Colangelo found a risky confidant in Diamantis. Colangelo had reason to think he'd be able to enlist Diamantis in his campaign for reappointment by winning his office's essential approval of the raises. In June 2020, five months into his new job, Colangelo hired Diamantis's daughter to fill a $99,000 (now $104,000) a year job as an executive assistant in Colangelo's office.

Turn to Rennie, *Page 2*

Chief State's Attorney Richard Colangelo. **TYLER SIZEMORE/AP**

Helen Bennett
Executive Editor
hbennett@courant.com

OPINION

3 ideas to make Connecticut more affordable

By Bob Stefanowski

Bob Stefanowski, the Republican nominee for governor in 2018, says the state should immediately cut the sales tax and gas tax rates because inflation brings an increase in taxes paid. **STEPHEN DUNN/AP**

Growing up in the 1970s in North Haven, my family never had a lot — but we had enough. Products of the Great Depression, my parents used to tell stories of using cardboard to plug holes in the soles of their shoes because they couldn't afford new ones.

Mom and Dad applied these values to their adult lives, always living well within their means. Dad, now 92, lives in the same home I grew up in — with two bedrooms and one bathroom for my three sisters and me. My room was a walk-in closet converted for sleeping.

The house was a bit tight, but we all realized how fortunate we were. We slept soundly at night in a safe and quiet neighborhood. We attended good schools. We had access to affordable health care through my dad's job at Southern New England Telephone Company where he worked for 30 years. We even had one week of vacation every year — always the same spot on a lake in Maine. My mom and dad saved enough to send my three sisters and me to Connecticut colleges — UConn, Albertus Magnus, Yale and Fairfield University.

The sad reality of today's Connecticut is that the dream my parents worked so hard to provide for my sisters and me is out of reach for too many. People simply can't afford to live here anymore and are fleeing to lower cost states like Florida and South Carolina. Even Gov. Lamont's wife Annie is looking to invest down South because, as the governor recently admitted, "Connecticut just is too complicated."

Connecticut consistently ranks as one of the most expensive states in the country in which to live, work and raise a family. Energy prices are the highest in the 48 continental states and Eversource has already warned customers to brace for another 21% increase this month. Regular gas is $1.34 per gallon higher on average than it was at this time last year, an average of $16 more every time you fill up your car.

Rampant inflation is making things worse. Prices surged 6.8% last November alone — the most in 39 years. According to a study from University of Pennsylvania, increases in the cost of goods and services will cost an average family $3,500 this year. With a median income in the USA of $3,960 per month, these price increases will hurt those least able to afford them — the very people that Democrats so passionately claim to care most about.

People are hurting. Everything is harder today than it was a year or two ago and certainly harder than when I grew up here. But there are things that can be done to make Connecticut more affordable — if politicians in charge at the state Capitol have the courage to do it.

First, we should reduce the rates on sales and gross receipts tax on gasoline immediately. With a fixed rate of tax and rising prices, the tax dollars coming into state government will continue to rise proportionately with inflation increases. For example, the state collected $5.3 billion in sales tax revenue in the last fiscal year, that's $633 million more than the previous year. At the same time, we have a current account surplus approaching $900 million. Government should not get a windfall profit on the back of Connecticut residents.

Cutting the rate of sales and gross receipt taxes on gas will help offset the inflationary pressures being felt by families across the state with, if done properly, no reduction in gross tax dollars collected by state government relative to pre-inflation levels.

Second, we need to reduce state spending. Gov. Lamont inherited a $41.3 billion biennial state budget from his predecessor Dannel Malloy that he has steadfastly increased to $46.4 billion, and it may grow again in the legislative session starting next month. Does anyone in Connecticut really feel that they are getting another $5.0 billion of value from government services since Gov. Lamont took office?

We should adopt zero-based budgeting in the upcoming legislative session. Start with a blank piece of paper rather than a budget already filled with pork. Demand that each department justify what they absolutely have to have, not simply how much more they want to spend this time. Families across Connecticut make difficult decisions about their budgets and spending every day. It's time for state government to do the same.

Third, we should immediately initiate forensic audits of all state agencies to root out waste fraud and abuse like in West Haven, with $636,000 in federal COVID-19 relief allegedly diverted by a state representative.

Connecticut's Office of Policy and Management has agreed to audit the $60 million handed out to the state's 169 towns and cities. But what about the other $1.3 billion in COVID-19 relief money spent by OPM and the state agencies themselves? You guessed it — no audit is planned. Leaving residents to ponder what is more ludicrous — that the state in auditing less than 5% of the total amount received — or that no one has called out the governor for his sleight of hand.

Gov. Lamont takes credit for a "Connecticut Comeback" that very few people feel after paying higher prices for food, utilities, housing, goods and services. He claims to have solved Connecticut's fiscal woes without raising the tax rate, when in fact he raised taxes in 2019 through an expansion of the sales tax, a new tax on restaurants and prepared foods, and even PPE, which had to be repealed due to the pandemic. These taxes punish the hardworking people of this state, and today thanks to rising inflation the price is even higher.

Economist Milton Friedman coined the phrase, "There is no such thing as a free lunch." By spending more and more, politicians are hoping they can delay the lunch bill until after the 2022 midterms. But with the price of a ham sandwich going up daily, most Connecticut residents see through this charade and won't be fooled again.

Bob Stefanowski was the Republican nominee for governor in 2018. He is considering a run against Gov. Ned Lamont in 2022.

LETTERS TO THE EDITOR

Justice Department should look to Cheney

Lynn Schmidt's column on Liz Cheney's heroism should inspire all patriotic Americans to stand up for the truth and to defend our democracy against the lies and treachery of Donald Trump [Opinion, Page 11, Jan. 4, "Cheney stands firmly in defending democracy"]. There is no longer any doubt that Trump and his henchmen (Bannon, Navarro, Giuliani, etc.) broke the law and went to tremendous lengths to overturn a lawful presidential election. Trump not only incited the Jan. 6 insurrection, along with his apologists in Congress and on Fox News, but he is still promoting sedition by whitewashing and heaping praise on the barbaric mob that stormed the Capitol. It's clear that Trump and his team committed multiple federal crimes in their brazen coup attempt.

Their efforts to intimidate and coerce election officials in Georgia and Michigan, urging them to commit fraud by "finding" nonexistent votes and decertifying election results, were as outrageous as they were criminal. It's not enough to prosecute the 700 rioters that Trump continues to praise as "martyrs" and heroes. Like Liz Cheney, the Justice Department needs to find the moral courage to defend the Constitution and to do its job. Trump needs to be indicted, prosecuted and convicted.

Alex Kuzma, Wethersfield

White, Ludden a perfect match

When I was a teenager some 70 years ago, I used to listen to a radio show on WTIC-AM called "Mind Your Manners," managed by a suave and engaging host named Allen Ludden. Ludden later married Betty White, who evidently found his manners attractive [Jan. 1, Page 4, "Betty White: TV icon was beloved fixture for over 60 years"].

Martin Epstein, West Hartford

Resources there to help students handle stress

Many colleges and universities are delaying the opening of the spring semester because of the surge in coronavirus cases being driven by the omicron variant. Medical experts assert that this variant is highly contagious and swiftly spreading worldwide. They also say this variant does not result in as many hospitalizations or deaths as the delta variant. The expectation is that the increases in cases will subside. College students are experiencing stress due to the delay in opening classes. Classes will begin on schedule remotely. The stress is due in part to the shock students are experiencing because of the elimination of the optimism they experienced last semester when classes resumed to campus after a year of online classes.

Information reduces stress. Parents can encourage their children to take advantage of the resources at their schools via email or phone calls. They can get answers to many questions by emailing or talking to counselors and advisers. Secondly, parents can emphasize that students will return to campus this semester because this situation is temporary. This gives students hope, and hope reduces stress.

Kevin Synnott, Hampton
The writer teaches at Eastern Connecticut State University.

Plan to resume basketball missing key ingredients

On Dec. 31, Shreyas Laddha and Alexa Philippou had stories on the front page of the Sports section. Their focus was the UConn basketball programs, but their topic was the criteria that athletic directors and Big East commissioner Val Ackerman will apply when they reschedule games. That criteria includes no games on consecutive days, no back-to-back weeks with three games, the scheduling and financial interests of Fox Sports, and the current 10-day isolation mandate for any program participant who tests positive for COVID-19.

I am alarmed that there is no mention of maintaining the ability of players to attend class and fulfill their obligations on coursework, or mention of mental health programs to help everyone cope with extra stress.

Gary Yohe, Portland

Speed is a factor, but so is left-lane driving

Agreed, many are driving at high rates of speed, putting all of us in potential danger [Page 1, Dec. 12, "State data: Drivers speeding up"]. However, another serious issue is left-lane travel regardless of speed. When I drive, I try to create a flow. I stay to the right except to pass. Left-lane travelers are flow disrupters, which creates a hazard since anyone wanting to pass and go faster now has to do so on the right. I have noticed lines of cars, six, seven, even 10 at a time traveling in the left lane for miles even though the right lane is empty. Are we not teaching drivers to stay to the right? Is it lack of knowledge, or consideration, or both?

I am writing in hopes that even one more person will help create a flow. I would like to see more signs on state highways reminding us to "stay right except to pass," and perhaps a thank-you wave now and again rather than the one-finger salute.

Dave Bird, New Hartford

Rennie

from Page 1

According to his spokesperson, former Hartford Courant reporter Alaine Griffin, Colangelo interviewed only Ms. Diamantis for the prize position. He requested a resume and completed application after that interview. Ms. Diamantis's background check was run through the agency in a only few days.

Whatever qualifications Ms. Diamantis possessed for the job, they are not obvious in the thin paper trail of job description, resume and application. She did bring something to the job no one else could: cementing with family ties the alliance between Colangelo and Kostantinos Diamantis.

Ms. Diamantis's hiring, first reported in this column in October, caused the Lamont administration to suspend her father. Rather than accept that suspension, Kostantinos Diamantis, a former Democratic state legislator from Bristol, announced he was retiring and blasted Lamont's top aides as incompetent. Lamont's office has engaged Stanley Twardy, who served as a U.S. attorney in Connecticut 30 years ago, to investigate the matter at $650 an hour.

This scandal grows worse. I've filed requests for documents under the Freedom of Information Act, seeking emails between Colangelo and Kostantinos Diamantis to unravel the complicated and ill-judged actions Colangelo undertook to cement himself into his new job. Usually obtaining a response to such a request is straightforward. Not this time.

That poisonous email from Colangelo to Diamantis disclosed in this column should have been included in Colangelo's office's response to a request for documents I sent in November. It was not. This is the second time an email that should have been disclosed by Colangelo's office was missing. A key email from 2020 revealed the chief state's attorney contacted Diamantis when Colangelo hit a snag in the final step of hiring Diamantis's daughter. Diamantis shortly replied, "All set."

Under Twardy's agreement with the state, he has until May to complete his work. That is too long. We know enough. Colangelo has debased his office with his insidious methods. What we don't yet know may be worse. We should not wait to find out.

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COMMENTARY

Why Democrats are so bad at defending democracy

David Brooks

When it comes to elections, the Republican Party operates within a carapace of lies. So we rely on the Democrats to preserve our system of government.

The problem is that Democrats live within their own insular echo chamber. Within that bubble, convenient falsehoods spread, go unchallenged and make it harder to focus on the real crisis. So let's clear away some of these myths that are distorting Democratic behavior:

The whole electoral system is in crisis. Elections have three phases: registering and casting votes, counting votes and certifying results. When it comes to the first two phases, the American system has its flaws but is not in crisis. As Yuval Levin recently noted in The New York Times, it's become much easier in most places to register and vote than it was years ago. We just had a 2020 election with remarkably high turnout. The votes were counted with essentially zero fraud.

The emergency is in the third phase — Republican efforts to overturn votes that have been counted. But Democratic voting bills — the For the People Act and its update, the Freedom to Vote Act — were not overhauled to address the threats that have been blindingly obvious since Jan. 6 last year. They are sprawling measures covering everything from mail-in ballots to campaign finance. They include every idea that's been on activist agendas for years.

These bills are hard to explain and hard to pass. By catering to D.C. interest groups, Democrats have spent a year distracting themselves from the emergency right in front of us.

Voter suppression efforts are a major threat to democracy. Given the racial history of this country, efforts to limit voting, as some states have been implementing, are heinous. I get why Democrats want to repel them. But this, too, is not the major crisis facing us. That's because tighter voting laws often don't actually restrict voting all that much. A recent well-researched study suggested that voter ID laws do not reduce turnout. States tighten or loosen their voting laws, often seemingly without a big effect on turnout. The general rule is that people who want to vote end up voting.

Just as many efforts to limit the electorate don't have much of an effect, the Democratic bills to make it easier to vote might not have much impact on turnout or on which party wins.

Higher turnout helps Democrats. This popular assumption is also false. Political scientists Daron R. Shaw and John R. Petrocik, authors of "The Turnout Myth," looked at 70 years of election data and found "no evidence that turnout is correlated with partisan vote choice."

The best way to address the crisis is top down. Democrats have focused their energies in Washington, trying to pass these big bills. The bills would override state laws and dictate a lot of election procedures from the national level.

Given how local Republicans are behaving, I understand why Democrats want to centralize things. But it's weird to be arguing that in order to save democracy we have to take power from local elected officials. Plus, if you tell local people they're not fit to govern themselves, you're going to further inflame the populist backlash.

But the real problem is that Democrats are not focusing on crucial state and local arenas. The Times' Charles Homans had a fascinating report from Pennsylvania, where Donald Trump backers were running for local office, including judge of elections, while Democrats struggled to find candidates.

Maybe some of the energy that has been spent over the past year analyzing and berating Joe Manchin could have been better spent grooming and supporting good state and local candidates. Maybe the best way to repulse a populist uprising is not by firing up all your allies in the Northwest quadrant of Washington, D.C.

Democrats have spent too much time on measures they think would give them an advantage. The right response would be: Do the unsexy work at the local level, where things are in flux. Pass the parts of the Freedom to Vote Act that are germane, like the protections for elections officials against partisan removal, and measures to limit purging voter rolls. Reform the Electoral Count Act to prevent Congress from derailing election certifications.

When your house is on fire, drop what you were doing and put it out.

Brooks is a columnist for The New York Times.

Added benefits for anti-vax jobless? Really?

By Michael Strain
Bloomberg Opinion

A man exits from a mobile vaccine clinic in midtown Manhattan. **MARY ALTAFFER/AP 2021**

Since the COVID-19 pandemic started in 2020 and the federal government began using extraordinary measures to support workers, households and businesses, Republicans have been concerned that expanding the eligibility and generosity of unemployment benefits could slow the recovery and keep workers on the sidelines.

So why have a handful of Republican-led states now extended unemployment benefits to workers who have lost their jobs because of failing to comply with vaccine mandates, with other states considering following suit?

The answer is that some Republican politicians place fighting the culture war ahead of sound economic policy, traditional conservative principles and the best interests of their own constituents. The result will be to keep more workers on the sidelines in Arkansas, Florida, Iowa, Kansas and Tennessee at a time when labor shortages are hurting the ability of many businesses to function and are contributing to record-setting inflation — all while lengthening the duration of the pandemic.

State officials cited precisely these concerns when they stopped participating in a federal program that made unemployment benefits more generous.

It seems they may have been right — states that reduced the generosity of unemployment benefits last summer saw relatively more unemployed workers find jobs. But these states were expanding unemployment compensation with one hand while restricting it with the other, creating a new category of eligibility restricted to the unvaccinated while cutting the size of the payments and telling gig workers that they are no longer allowed to receive benefits.

Jobless benefits are a social insurance program. Employers pay into the system on behalf of workers, who ultimately bear the cost of those premiums in the form of lower wages. Workers who have lost a job through no fault of their own — for example, a mass layoff due to an economic downturn — and who are actively looking for work are eligible to collect benefits. Workers who are fired for cause or who voluntarily quit can't receive benefits, just as someone who intentionally burns down his house can't collect on his homeowner's insurance policy. Workers who don't comply with their employer's vaccine policy are being fired for cause. Should workers fired for not complying with corporate dress codes be granted eligibility for unemployment compensation? No. Nor should workers who choose not to follow corporate vaccine policy.

The economic nationalism and conservative populism that are coursing through the political right indulge a narrative of grievance and victimization. But these laid-off workers are not victims. They are adults making choices about their work environment, and they should bear the responsibility for those choices, including loss of income while searching for another job.

Conservatism prizes economic liberty and argues that employers should be given broad latitude to set corporate policy, and that the terms of employment relationships should be respected. These relationships are entered into by workers and firms voluntarily, and presumably would not exist if the arrangement didn't make both parties better off.

This has been a traditional argument against high federal minimum wages. If I am willing to be compensated at $12 per hour and a business is willing to pay me that wage, then why should the government step in and judge that $12 is too little?

The same logic applies to vaccine mandates. It should be fine for employers to require their employees to be vaccinated, and fine for people to choose whether to work for employers with vaccine mandates. There is no good reason that workers who would rather not be vaccinated should receive compensation for choosing to act upon that preference. Conservatives should remember that that compensation comes from tax revenue — i.e., it is other people's money.

Further complicating this situation are consumer prices, which are rising at a pace faster than they have in four decades. These Republican-led states are keeping more workers on the sidelines, which is making it harder for businesses to find workers, pushing up nominal wages and putting upward pressure on consumer prices. Fighting vaccine mandates should take a back seat to getting workers into jobs and keeping price increases in check.

The many reasons to oppose extending unemployment benefits to people who have lost their jobs over vaccine mandates include a faster end to the pandemic, increasing employment, prizing the value of personal responsibility and advancing economic liberty, fiscal responsibility and limited government.

The reasons to support this policy? None that are compelling.

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When the economy is neither too cold nor too hot

Paul Krugman

For the U.S. economy, 2021 was both the best of times and the worst of times — well, maybe not that bad, but still.

The good news: Unemployment plunged thanks to rapid growth and job creation, falling as fast as it did during the "morning in America" recovery of the early 1980s.

The bad news: Inflation hit its highest level in decades. So economists who warned early last year about inflation were right, while those of us who downplayed the risk or predicted only a brief interlude of rising prices were wrong.

There are, however, two questions about the mix of good and bad news that people should be asking, but for the most part, at least as far as I can tell, aren't. Could we have had substantially lower inflation without a much worse job picture? And, if not, would accepting a slower employment recovery in return for less inflation have been a good idea? I'm a definite no on the first question, and a probable although not completely certain no on the second.

If I'm right on both counts, however, a surprising conclusion follows: Economic policy in 2021 was actually pretty good. In fact, given the dislocations associated with a continuing pandemic, we ran what was in effect a Goldilocks economy, one that was neither too cold nor too hot.

I can already hear the screaming, but bear with me for a bit.

Let's start with what should be an unobjectionable point: The COVID-era recovery has been very unbalanced. Fear of infection has limited demand for in-person services like restaurant meals, and people have compensated by buying physical goods like cars and household appliances. Real purchases of consumer durables are still running more than 20% above the pre-pandemic level, while purchases of services have only recently returned to their level of two years ago.

And supply chains have had a hard time keeping up with surging goods purchases.

Econ 101 tells us what should happen in the face of skewed demand and constrained supply: The prices of the things people are scrambling to buy should rise relative to the prices of things people are still shunning. Sure enough, the ratio of the price index for durable goods to that for services has risen substantially, reversing its normal technology-driven downward trend.

This *relative* inflation in the prices of goods as compared with services was unavoidable if we didn't want to experience crippling shortages — which we did, in fact, avoid: Some consumer items have been hard to get, but predictions of a holiday-season "shipageddon" didn't come true. But we could have had lower *overall* inflation if we had squeezed service prices — say, by slashing aid to families or raising interest rates, and thereby restraining private spending — instead of doing what we did, which was to make the whole adjustment via higher goods prices. Would that have been a better path?

Well, I don't see any way we could have squeezed service prices without also squeezing service-sector employment. That is, unless policymakers have access to some magic wand I haven't heard about, we could have kept 2021 inflation down only at the cost of a substantially slower jobs recovery.

And that would have been a bad thing. High unemployment isn't just harmful when it's happening; it also has destructive long-term effects, because the evidence says that young people starting their work lives amid economic weakness suffer persistent damage to their earnings.

So holding back the recovery would have been a serious mistake if — and it's a big if — the inflation spike of 2021 doesn't turn into a wage-price spiral, and we can eventually get inflation back down without having to go through a serious recession. Not to put too fine a point on it, but it would have been a tragedy if hundreds of thousands of currently employed Americans had been denied jobs merely in order to reduce congestion at the ports of Los Angeles and Long Beach.

So can we unwind inflation fairly gracefully? The Fed thinks we can. So do most independent forecasters. So do I, although of course we could all be wrong.

And for those following the financial news, no, indications from the just-released Fed minutes that officials are concerned about inflation and expect to raise interest rates this year aren't an admission that they were wrong to keep rates low last year. When I'm merging with highway traffic, I keep my foot on the gas pedal while accelerating, then let up once I've reached cruising speed. What do you do?

As I suggested earlier, I expect many people to be very upset at any suggestion that economic policymakers have done a pretty good job lately. Before you start ranting about inflation, however, ask yourself what you would have done differently and whether your alternative policies would have been consistent with the very good news we've had on jobs.

I'm not saying that we should ignore inflation. The Fed is right to be considering interest rate hikes now that the economy appears to be getting close to capacity. But accepting inflation for a while was probably the right call.

Krugman is a columnist for The New York Times.

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ARTS & LIVING
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Marva Hicks (left) and Terry Burrell in the original production of "Angry, Raucous & Shamelessly Gorgeous" at the Alliance Theater in Atlanta, Georgia. Hicks and Burrell are playing the same roles at Hartford Stage, Jan. 13 through Feb.6. **GREG MOONEY**

LIVELY DEBATE

'Angry, Raucous and Shamelessly Gorgeous' discusses theater and gender at Hartford Stage

By Christopher Arnott
Hartford Courant

Pearl Cleage's "Angry, Raucous and Shamelessly Gorgeous" will bring a lively, critical, comical, dramatic discussion of contemporary theater, social stereotyping and the deficiencies of the otherwise highly regarded playwright August Wilson to a theater that's ideal for staging such a freeing theatrical debate.

"Angry, Raucous and Shamelessly Gorgeous" premiered at the Alliance Theater in Atlanta, Georgia, in the spring of 2019. Four theaters got together to co-produce the play during the 2020-21 season, but plans to bring it to Denver, Washington, D.C., and Cleveland all got scuttled by COVID. Only Hartford Stage is currently scheduled to do it.

Two of the four cast members in the Hartford production were with the show in Atlanta, as was its director, Susan V. Booth.

Burrell, who thinks of the Alliance Theater as her creative home, also has a number of Connecticut theater credits. She appeared in two musicals, a couple of decades apart, for Goodspeed Musicals in East Haddam. She was in "Swinging on a Star" at both its workshop at the Goodspeed's Norma Terris Theatre and in its full production at the Goodspeed Opera House, then stayed with the show when it moved to Broadway in 1996. More recently, she played Aunt Eller in Rodgers & Hammerstein's "Oklahoma" at the Goodspeed in 2017.

Burrell knows Broadway too, having appeared in New York productions of "Dreamgirls," "Threepenny Opera," "Into the Woods" and "Eubie," among others. Burrell has been working steadily for decades, mostly in the regional theater, where she says she finds opportunities she might not be offered elsewhere.

Burrell's known Cleage for years and says the playwright actually wrote the role of Anna with her in mind.

In "Angry, Raucous and Shamelessly Gorgeous," Burrell plays Anna, a once provocative stage performer who's returned to America after years in Europe. Anna is legendary in the U.S. for her piece "Naked Wilson," in which she delivered male monologues by the Pulitzer-winning playwright without any clothes on.

"Pearl Cleage has had many late night discussions about how August Wilson could write brilliantly for *the men*,"

Turn to Angry, *Page 2*

COURANT ARTS PICKS FOR JAN. 9-15

'Dancing with the Stars' and Dave Attell

By Christopher Arnott
Hartford Courant

Seasoned stand-up comics, celebrity dancers from TV, accomplished musicians who give old songs a new spin, and two feminist icons (Pearl Cleage and Riane Eisler) are all on the list this week. Mask up and stay safe.

Dance, dance, dance

The latest "Dancing with the Stars" tour lands on its many feet, Jan. 14 at 7:30 p.m. at Mohegan Sun Arena, 1 Mohegan Sun Blvd., Uncasville. Among the terpsichorean celebs this time around: the mirrorball champions from season 29 (Kaitlyn Bristowe) and 30 (Iman Shumpert), plus Amanda Kloots, Jimmie Allen, Brandon Armstrong, Alan Bersten, Artem Chigvintsev, Sasha Farber, Koko Iwasaki, Daniella Karagach, Pasha Pashkov, Gleb Savchenko, Emma Slater, and Britt Stewart. $45. mohegansun.com.

Up and Attell

Attell

Dave Attell, one of those comedians that other comedians idolize, is at Foxwoods Resort Casino's Great Cedar Showroom, 350 Trolley Line Blvd., Mashantucket. Among the shows he's hosted are "Comedy Underground," "Insomniac" and a short-lived revival of "The Gong Show." $40. foxwoods.com.

Dark comedy

Christopher Titus draws comedy from some pretty dark places. His TV specials have such dire titles as "Neverlution" and "Amerigeddon." Yet, we emphasize, he's very funny. Jan. 11 at 7:30 p.m. at the Funnybone comedy club, 194 Buckland Hills Dr. Suite 1054, Manchester. $32. hartford.funnybone.com.

Accomplished cover acts

The Katharine Hepburn Cultural Arts Center, 300 Main St., Old Saybrook, is bringing in two acts this week made up of accomplished unsung session players who've appeared on oodles of hit records by some of the most famous pop acts of the last 50 years. The Brit Pack Jan. 13 at 7:30 p.m.; $32), who note that their members have performed with the likes of Paul McCartney, Elton John and Britney Spears, concentrates on a British Invasion repertoire, though they've extended the usual boundaries of that era into the '80s and '90s so they can cover The Police, Oasis and Amy Winehouse. The Hit

Turn to Picks, *Page 3*

Connecticut museums and galleries offering exhibits

By Susan Dunne
Hartford Courant

Connecticut is rich with art galleries, museums and artists in all corners of the state, with gorgeous and engaging exhibits opening every week. Venues that are open to the public, as well as outdoor exhibits, are listed. Visit their websites for social distancing rules.

Hartford County

Wadsworth Atheneum Museum of Art, 600 Main St. in Hartford: ""Discovering Rose Fried's Nephew by Alice Neel,""Stories in Ivory and Wood, told by Master Carvers" and "Jennifer Bartlett: The Island and Pink Fence" are up until Jan. 23. thewadsworth.org.

Amistad Center for Art & Culture, inside the Wadsworth Atheneum at 600 Main St. in Hartford: "Changing Lanes: Mobility in Connecticut," a show of historic artifacts about travel, is up until April 3.

New Britain Museum of American Art, 56 Lexington St.: "Steel, String, Spit Bite: Selections from the LeWitt Collection" is up until March 18. "Walter Wick: Summer, Autumn, Winter and Happily Ever After" is up until April 1. "American Art in New Britain: The Evolution of the NBMAA" is up until Oct. 1. "Permanent Collection Installation: People and Places in America, 1960s to Today" is up until May 1. "Eva LeWitt" is up until Nov. 11. nbmaa.org.

Real Art Ways, 56 Arbor St. in Hartford: "A Dream Walking Anne Wu" is up until Feb. 6. "Naufragium: Kenny Martin" is up until Feb. 13. realartways.org.

Mark Twain House & Museum, 351 Farmington Ave. in Hartford: The historical home museum is open for small tours, by reservation only. marktwainhouse.org.

"Wonderfully Tactile," a show of work by Becca Barolli, Adam Bernard, Ann Finholt, Mary Janacek, Stephen Maine, John Ralston V, Debra Weisberg and Margaret Wilson, is at Five Points Gallery in Torrington. The work pictured is by Ann Finholt. **ANN FINHOLT**

Main Street in Hartford: A stroll down Main Street provides ample artworks to view. In front of the library, there is a sculpture by David Hayes and a statue of Mark Twain. Between City Hall and Wadsworth Atheneum is Alexander Calder's massive red "Stegosaurus." In front of the Atheneum are a newly refurbished statue of Nathan Hale and sculptures by Conrad Shawcross, Tony Smith and William Turnbull. Across the street from the Atheneumn is Carl Andre's "Stone Field Sculpture." Also across the street from the Atheneum is the Bushnell Towers sculpture garden. thewadsworth.org.

Connecticut Historical Society, One Elizabeth St. in Hartford: "Albert's Odd Jobs: Making a Living in the 1800s" is up until April 16. "Common Struggle Individual Experience: An Exhibition About Mental Health" will be up until Oct. 15. Permanent exhibits are "Making Connecticut" and "Inn & Tavern Signs of Connecticut." chs.org.

WORK_SPACE, 903 Main St. in Manchester: "Perspectives of Home" will be on show to Feb. 22. workspacemanchester.com.

Turn to Exhibits, *Page 2*

TV REVIEW

‘Abbott Elementary’ a worthy ‘Office’ successor

By Nina Metz
Chicago Tribune

Tyler James Williams, from left, Chris Perfetti, Quinta Brunson, Sheryl Lee Ralph and Lisa Ann Walter play teachers in “Abbott Elementary.” **PRASHANT GUPTA/ABC**

Fellow TV obsessives: We finally have a worthy successor to “The Office” in ABC’s “Abbott Elementary.”

Created by Quinta Brunson, who also stars alongside a terrific ensemble that includes the great Sheryl Lee Ralph, the show centers on an eclectic group of teachers working at an under-resourced elementary school. Loosely inspired by the 40-year career of Brunson’s mother, who worked in the Philadelphia public school system, it has begun its regular run on Tuesdays after a teaser episode aired in December (and is available on Hulu if you need to catch up).

Brunson started her comedy training in Chicago at Second City and was most recently a writer and performer on HBO’s “A Black Lady Sketch Show.” Here, she plays a young Philly teacher in her second year on the job. Meaning, she is new enough that she isn’t jaded — yet. When she sees relatively small things that can and *should* be fixed — flickering lights in the hallway, say — she rolls up her sleeves. “The older teachers are used to giving in,” she tells the camera, “but I, however, am young, sprightly and know where they keep the ladders.”

Her well-intentioned efforts end up short-circuiting the school’s entire electrical system for the day and the cascading domino effect is as humorous as it is real. Her more seasoned colleagues can only gaze at her with an exhausted-frustrated “I told you so” look in their eyes. “Thank you for trying,” one of them finally says, “your hyperactive little heart was in the right place.”

Schools — both functional and less so — probably benefit from this kind of young can-do optimism and more seasoned realism mashup, and as a setting for a workplace comedy it’s pretty ingenious: This is what it looks like when your job feels absurd but also deeply meaningful. There’s nothing wrong with selling stuff, but as “The Office” and “Superstore” later made clear, it can all feel so pointless in the end. “Abbott Elementary” is expert at excavating the small, often petty realities that form any workday — where demoralizing and nonsensical systems are forever thwarting your best efforts — but the show, to its great advantage, is about more than just punching the clock.

TV Land’s “Teachers” ran from 2016 to 2019 and covered similar territory through an affluent white suburban lens, whereas “Abbott Elementary,” which also finds a good deal of humor in the unique personalities within, is set against the backdrop of a perpetually underfunded school system serving Black students. Without being especially ham-fisted about it, the show is a hilariously subversive portrait of a profession that’s long been underpaid and taken for granted.

It’s worth contrasting the success of “Abbott Elementary’s” execution with that of another new workplace comedy, NBC’s “American Auto,” which also airs Tuesdays. Created by former “Superstore” showrunner Justin Spitzer (with “Superstore” alums Jon Barinholtz and Ana Gasteyer among the cast), it takes place within the executive offices of a fictitious Detroit automaker.

The format is the same single-camera mockumentry style as its predecessors (and as well as “Abbott Elementary”), but there’s nothing about it that lands. I’m not sure a new comedy about in-person white collar busywork feels especially trenchant amid our ongoing COVID-19 reality. Then there’s the running storyline about a young white female executive who sleeps with a Black factory worker, only to then makes efforts to have him transferred away because his presence makes her uncomfortable. I’m not saying this kind of sexual harassment isn’t realistic, I’m saying it’s not *funny*. A workplace comedy has to be more than awkward Jim Halpert glances to the camera and outsized office personalities. It also has to find humor in the day-to-day grind in a way that feels recognizably honest.

Which “Abbott Elementary” absolutely does. The fresh-faced newbies are Brunson’s Janine and Chris Perfetti’s dorky Jacob (I appreciate the fact that despite their relative youth, neither seems particularly tapped into pop culture, and Janine is a consistently frumpy dresser).

They are forever comparing themselves against their more veteran colleagues: Ralph’s Barbara (an elegant and mostly unflappable kindergarten teacher) and Lisa Ann Walter’s Melissa (a tough South Philly broad teaching second grade). There’s also the substitute teacher who appears to be settling in for the long haul, played by Tyler James Williams (best known as the title character in “Everybody Hates Chris”).

Then there’s the school principal played by Janelle James, who is essentially the show’s Michael Scott character: A fundamentally self-involved and ridiculous person who is somehow in a position of authority.

Two things about this: James has found a very funny way to inhabit such a broad and insufferable character type, and “Abbott Elementary” itself has good instincts about just how much time this character warrants in any given episode (erring on the side of less rather than more).

“Abbott Elementary” is primarily a showcase for wildly talented and funny women, and I’m in the bag for any comedy that has the smarts to leverage Ralph’s incredible talents.

I was unfamiliar with Walter’s previous work but she is exceptional here as a streetwise dame who says things like, “I got plenty of classroom supply plugs to keep me stocked up for whatever I need. It’s not my fault yous didn’t want into the deal.”

“To be fair,” one of her colleagues chimes in, “none of us said no, we simply had a few questions,” to which she replies without missing a beat: “And I said that’s a few too many questions.”

Nina Metz is a Tribune critic.

Where to watch: Tuesdays on ABC and streaming on Hulu

Exhibits

from Page 1

Art Gallery at University of Saint Joseph, 1678 Asylum Ave. in West Hartford: “Liliana Porter: Actualidades / Breaking News” is up from Jan. 12 to March 12. usj.edu/arts/art-museum.

West Hartford Art League, 37 Buena Vista Road: Up from Jan. 13 to Feb. 6: “Fill the Walls: Members Unjuried Exhibit” in the Clubhouse Gallery and “Three Perspectives: Photography by Danuta Gordon, Paul Osgood and Matt Zeller” in the Saltbox Gallery. westhartfordart.org.

Charter Oak Cultural Center, 21 Charter Oak Ave. in Hartford: “All That Remains: Life / Study / Photographs by Richard Hollant” is up to Jan. 13. charteroakcenter.org.

Trinity-on-Main, 69 Main St. in New Britain: “Foundation Paintings” by Paul Baylock, Nancy Brockett, Stanwyck Cromwell, Clinton Deckert, Katie Jurkiewicz, Tatyana Nadgor, Alex Ranniello, David Segerra and Margaret Wilson, celebrating the 150th anniversary of the city, will be on exhibit until March. happeninghere.org/fpp.

ArtWalk at Hartford Public Library, 500 Main St.: “The Adornment Series: Images of Empowerment,” a show of work by Michelle Thomas, is up from Jan. 7 to Feb. 19. hplct.org.

Middlesex County

Andrews Memorial Town Hall, 54 E. Main St. in Clinton: Clinton Art Society Award Winners Exhibition will run until Jan. 27. Works by Mike Eagle, Mary C. Daly, Beverly A. Schirmeier and Maureen Wilkinson. clintonartsociety.info.

Spectrum Art Gallery, 61 Main St. in the Centerbrook section of Essex: “Peace on Earth” runs to Jan. 9. spectrumartgallery.org.

New London County

Mystic Seaport, 75 Greenmanville Road: ”A Spectacle in Motion: The Grand Panorama of a Whaling Voyage ‘Round the World” will be up until March 27. mysticseaport.org/explore/exhibits.

Artwork by Kelley Donnelly is part of the exhibit “Coming Out” at LaGrua Center in Stonington. **KELLEY DONNELLY**

Gilbert V. Boro Studio 80 + Sculpture Grounds, 80 Lyme St. in Old Lyme: The sculpture grounds, with works by Boro and other artists, is on private property but is open to the public. Boro asks guests not to enter any buildings. A YouTube video about the grounds, part of the Smithsonian Channel documentary series “America: Over the Edge,” can be seen at gilbertboro.com.

Sill House Gallery at Lyme Academy of Fine Arts, 84 Lyme St. in Old Lyme: “Lennart Anderson: A Retrospective” will be up from Jan. 14 to March 18. lymeacademy.edu.

Lyme Art Association, 90 Lyme St. in Old Lyme: “Deck the Walls,” the annual holiday show, it up to Jan. 2. lymeartassociation.org.

Lyman Allyn Art Museum, 625 Williams St. in New London: “The Way Sisters: Miniaturists of the Early Republic” will be up to Jan. 23. “Ken Friedman: 92 Events,” a show of work by the Fluxus artist, is on view through Jan. 16. lymanallyn.org.

Florence Griswold Museum, 96 Lyme St. in Old Lyme: “Revisiting America: The Prints of Currier & Ives” is up until Jan. 24. flogris.org.

Norwich Arts Center, 60 Broadway: Artwork by Marc Bryan, Robert Lattanzio, Kelsey Ng, Bellana Parungao and Aurora Vennari, all students at Three Rivers Community College, are on show until Jan. 29. norwicharts.org/exhibits.

LaGrua Center, 32 Water St. in Stonington: “A Mix of Oil & Water,” a show of watercolor and oil-acrylic paintings by nine artists, is up to Jan. 2. “Coming Out,” a show of work by LGBT artists, runs from Jan. 7 to Feb. 28. lagruacenter.org.

Windham County

The Art Gallery in the Fine Arts Instructional Center, Room 112, at Eastern Connecticut State University, 83 Windham St. in Willimantic: “The Artist as Witness,” work by Elise Engler, Michael Caron, Ryan Carpenter, Nancy Chunn, Sue Coe, Lee Jupina Sr., Käthe Kollwitz, Michael Reddick and Rowan Renee, is up until Feb. 1. easternct.edu/art-gallery.

Top Shelf Gallery at Fletcher Memorial Library, 257 Main St. in Hampton: “Visions & Memories,” paintings, drawings and collages by Donna O’Scolaigh Lange, is up until Feb. 28. fletchermemoriallibrary.org.

Tolland County

William Benton Museum of Art, 245 Glenbrook Road at UConn in Storrs: “Facing History: Social Commentary in Contemporary American Art” is up until March 11. benton.uconn.edu.

Arts Center East, 709 Hartford Turnpike in Vernon: 10th Annual Photography Exhibit is up from Jan. 8 to 29. artscentereast.org.

Litchfield County

The Sophie Gallery, 15 Water St. in Torrington: “Wrench & Obi,” an exhibit of work by Scott Ritter, is up until Jan. 31. thesophiegallery.com.

James Barron Art, 17 Old Barn Road in Kent: “Jackie Saccoccio: The Gravity of Space” and “Kikuo Saito: Dancing Across the Surface” are up until Jan. 16. jamesbarronart.com.

Craven Contemporary, 4 Fulling Lane in Kent: “In Conversation with David Shrigley,” an exhibit of work by Shrigley, Daniel Arsham, Susumu Kamijo, Deborah Kass, Alex Katz, Ryan McGinley, Alessandro Raho, Mickalene Thomas and William Wegman, is up until Feb. 13. artnet.com/galleries/craven-contemporary/artworks.

David M. Hunt Library, 63 Main St. in the Falls Village section of Canaan: “Colored pencil and pastel artworks by Marsha Altemus and assemblage and painting by Roger McKee” will be up from Jan. 14 to March 11. huntlibrary.org.

Kenise Barnes Fine Art, 7 Fulling Lane in Kent: “David Konigsberg: Equilibria” will be up to Jan. 23. kbfa.com.

Furnace Art on Paper Archive, 107 Main St. in Falls Village: “Winter,” an exhibit of work by Jimbo Blachly, Bettina Blohm, Yvonne Estrada, Johnathan Fabricant, Greg Goldberg, Carter Hodgkin, Vincent Inconiglios, Erick Johnson, Amanda Konishi, Kathleen Kucka, Stephen Maine, Susan Martin, Georgia McGovern, Holly Miller, Nicholas Moenich, Marilla Palmer, Jean Parks, Gelah Penn and Sally Van Doren, is up until March 20, weekends only. furnace-artonpaperarchive.com.

Five Points Gallery, 33 Main St. in Torrington: “Wonderfully Tactile,” work by Becca Barolli, Adam Bernard, Ann Finholt, Mary Janacek, Stephen Maine, John Ralston V, Debra Weisberg and Margaret Wilson, is up from Jan. 7 to Feb. 12. fivepointsarts.org.

New Haven County

Palestine Museum US, 1764 Litchfield Turnpike, Suite 200, in Woodbridge: The museum is open by appointment only at palestinemuseum.us.

Gallery at the Institute Library, 847 Chapel St. in New Haven: John T. Hill: Persistent Observer,” an exhibit selected from 65 years of photographs, is up to Jan. 15. institutelibrary.org

New Haven Museum, 114 Whitney Ave.: “Strange Times: Downtown New Haven in the COVID Era,” ““Children of the Elm City” and “Factory” are up until the end of winter. newhavenmuseum.org.

Mattatuck Museum, 63 Prospect St. in Waterbury: “Norman Rockwell: Behind the Camera” is up until Jan. 17. “Janet Maya: Women/Strength/Beauty” and “Focus on the Makers: Samplers, Needlework, and Quilts” are up to Feb. 28. mattmuseum.org.

Susan Powell Fine Art, 679 Boston Post Road in Madison: The annual holiday show is up to Jan. 12. susanpowellfineart.com.

Kehler Liddell Gallery, 873 Whalley Ave. in New Haven: “reflections, by Liz Antle-O’Donnell, Ana Henriques and Mark St. Mary” is up to Feb. 6. kehlerliddellgallery.com.

City Gallery, 994 State St. in New Haven: “Confluence: Meg Bloom, Phyllis Crowley, Roberta Friedman, and Kathy Kane” is up from Jan. 7 to 30. city-gallery.org.

Fairfield County

MoCA Westport, 19 Newtown Turnpike: “When Caged Birds Sing,” an exhibit by Ann Weiner of eight life-size sculptures representing women’s rights activists, is up until February. mocawestport.org.

Aldrich Contemporary Art Museum, 258 Main St. in Ridgefield: “Karla Knight: Navigator” is up until May 8. aldrichart.org.

Bruce Museum, One Museum Drive in Greenwich: “Fisher Dollhouse: A Venetian Palazzo in Miniature” and “RESOLUTE: Native Nations Art in the Bruce Collection” are up to Jan. 31. brucemuseum.org.

Center for Contemporary Printmaking in Mathews Park, 299 West Ave. in Norwalk: “A Show of Hands: Diane Cherr” and “Laissez le Bon Temps Rouler” are up until Feb. 20. contemprints.org.

Susan Dunne can be reached at sdunne@courant.com.

Angry

from Page 1

Burrell says. “So my character, for a theater festival, decided to protest, doing the men’s monologues in the nude.”

Burrell notes that she does not disrobe for “Angry, Raucous and Shamelessly Gorgeous.” In the play, Anna finds that her “Naked Wilson” protest piece will be performed, at an event honoring her legacy, by a younger performer named Pete (played at Hartford Stage by Shakirah DeMesier) whose career has involved stripping and porn films.

While “Angry, Raucous and Shamelessly Gorgeous” explores race, gender and generational issues, its title declares that it is very much a comedy. “There’s one place where I always know I’ll have to ‘hold,’ because it will get a huge laugh,” Burrell says.

There’s also natural humor in the differences between the younger and older characters. “Pete is so outrageous when I come out to meet her. Pete is not having it. She is so confident. She gets Anna right away.”

Connecticut audiences are well primed for an animated debate about August Wilson. The playwright wrote many of the plays in his vaunted “Century Cycle,” including “Fences” and “The Piano Lesson,” at the Eugene O’Neill Theater Center in Waterford, and many of those same plays had their world premieres at the Yale Repertory Theatre in New Haven. Hartford Stage has done productions of “Fences,” “Gem of the Ocean” and “The Piano Lesson.”

Burrell makes clear that you don’t have to be knowledgeable about August Wilson, or Pearl Cleage, or Black theater, or theater in general, to enjoy — and be enlightened by — “Angry, Raucous and Shamelessly Gorgeous.”

“People, regardless of who they are, will see themselves in this play,” Burrell says.

“Angry, Raucous and Shamelessly Gorgeous” runs from Jan. 13 through Feb. 6 at Hartford Stage, 50 Church St., Hartford. Tickets are $30-$100. hartfordstage.org.

Christopher Arnott can be reached at carnott@courant.com.

Lewis knows her worth

Rock star, former child actor and self-described 'imagination freak fairy' has discovered how to regenerate

By Melena Ryzik
The New York Times

Juliette Lewis, seen Dec. 9 in New Orleans, stars in the Showtime series "Yellowjackets." **AKASHA RABUT/THE NEW YORK TIMES**

Lately, Juliette Lewis has been thinking about being invincible. She's not, of course — witness the soft knee brace encircling her right leg. Coming off a challenging shoot for the breakout Showtime psychological thriller "Yellowjackets" amid COVID-19 isolation in Canada, Lewis made a beeline for a sunny getaway and promptly overdid it physically. She tore her ACL and meniscus, injuries common in athletes but in her case stemming from the years she spent doing exuberant stage dives and high kicks with her rock band, Juliette and the Licks.

Invincibility was one of the theme words she gave to Cubs the Poet, a family member who writes poems on the spot.

"Too much vigor and enthusiasm," she told him, describing why she was now limping around New Orleans, where she was filming the reboot of "Queer as Folk."

"And then not enough stretching. Although that doesn't sound as cool." She laughed, and he typed up her poem.

Lewis, 48, has been working since she was a teenager, making her mark in films like "Cape Fear" and "What's Eating Gilbert Grape."

"I find myself, at midlife, where I can come into a space and I know my worth," she said. Her boundaries, though, have needed fine-tuning. "Only recently, I was like, life-work balance? That's an amazing concept. I didn't even know there was a name for it. I thought it was just like, work your (butt) off until you crash and burn, and then take some time off to heal your body and mind."

But, she added, she wasn't complaining about the job. "This industry has fed me. There's no other place for me as a little imagination freak fairy."

That "Yellowjackets" is set partly in the '90s, the decade in which Lewis ascended in Hollywood, at a moment when the culture seems to be getting frank about how women were (mis)treated then, has given the show an added dimension. The mechanics of celebrity and the limits imposed on young women — "If you had brown hair, you're a moody, sarcastic teen. If you have blond hair, you're an airhead, pretty girl," as Lewis put it — nearly drove her out of the business. (Martin Scorsese, who cast her in "Cape Fear," saved her.) It's only now, in her 40s, that she's found a part that smartly interrogates what expectations were placed on teenagers then, and how they must recuperate as adults.

As a performer, Lewis has also had her share of invincible moments: youthful characters who traded in adolescent bravado until things came crashing down, often brutally. She's back mining that territory now, from the other side, in "Yellowjackets," in which her character, Natalie, a high school soccer star, survives a plane crash in a remote wilderness with some teammates. The show toggles between the violent aftermath of the crash, following the teenagers in flashbacks to the '90s, and the present day, with Lewis and co-stars Christina Ricci, Melanie Lynskey and Tawny Cypress unpacking the trauma as adults. (Sophie Thatcher plays Natalie as a teenager.)

"Natalie is written as that, I guess, toxic strength," Lewis said. "But she completely devolves to where she goes into weakness and propitiation around the girls, and it's strange where she ends up. I didn't see it coming."

In long, late night chats, the 40-something co-stars talked about the gendered power dynamics of the '90s.

"We were all sharing horror stories about that time — the sexism, misogyny," said Lynskey, 44, who made her debut with "Heavenly Creatures" in 1994.

"When we all started out, I think we were sold this story about 'you have until you're 40,'" she added. "I didn't see very many older women who were having magnificent careers." Streaming has changed that to some degree, but, Lynskey said, "it does take a lot of tenacity to keep hanging in and believe that you don't have a finite amount of time."

Lewis earned an Oscar nomination at 19, holding the screen opposite Robert De Niro in "Cape Fear," and soon followed it with a genre-busting performance as a wild murderess in Oliver Stone's "Natural Born Killers."

"It's become a Halloween cute-costume thing," she said. "Every Halloween, people on social media send me 'Natural Born Killers' pictures."

By the time Lewis was 14, she had an agent and began booking sitcoms. She'd been a faltering student.

"Finding this purpose of storytelling and oh, if you live in your imagination, there's this space for it — it actually kept me out of trouble," she said.

That came later, by her early 20s, when the demands of fame caught up with her, and she felt at odds with the image that was expected of her.

"I was so into trying to do things on my own terms," she said. "I wore a swap meet headdress I got for $15 in the Valley to the Golden Globes. But in photo shoots, that's where I had times where I'd be crying in the bathroom because of the pressure."

She developed a drug addiction. "It was hard. I had an implosion," she said. At 22, she took two years off and got sober. The pause damaged her career trajectory, she said.

But in her 30s, she spun away from acting again, to focus on Juliette and the Licks. She had been a closet songwriter and vocalist.

"When I hit 30, I was like, oh, that thing you were so in love with, you haven't done it. You're 30. What are you doing?" She spent nearly six years touring in grungy fashion.

"Juliette came in blazing, on fire, committed, determined to be a rock star," said Linda Perry, who produced Lewis' first EP. "She was not an actress becoming a singer. She was a rock star stepping into her rightful position."

When the band first dissolved a decade ago, her screen career picked back up. Castmates and directors seem awed by her ability to conjure unpredictability, especially in the grinding business of ensemble-TV production.

"She's like a live wire when she's working," said Karyn Kusama, an executive producer of "Yellowjackets" who also directed its first episode. "She's one of the more instinctive and instinctual actors I've ever worked with. I learned pretty quickly on the pilot, I was never going to get the same take twice."

Lynskey recalled a scene late in the season. Their characters "have this antagonistic sort of relationship; there's a lot of sniping back and forth," she said. But in one take, "I made this choice to look at her and just check in if she's OK, and the moment I looked at her, she burst into tears. That's how present she is, how on the verge of emotion she is, at all times."

Picks

from Page 1

Men (two shows, Jan. 15 at 3 and 8 p.m.; $60) boast they've performed with "members of Foreigner, Journey, Styx, The Hooters, Steely Dan, Cheap Trick, The Rascals, Alan Parsons, 3 Dog Night, Cream, Grand Funk, and The Who." katharinehepburntheater.org

Opus excelsior!

One of Connecticut's supreme heavy metal musicians, Opus the drummer (aka Christian Lawrence) has been celebrating his birthdays with multi-band headbanging events at Toad's Place in New Haven for seemingly as long as he's been alive. The latest "Opus' Blizzard B-Day Bash" is Jan. 15 at 5 p.m. Opus will be playing with at least two of the bands, Hail the Horns (a supergroup of sorts whose members have been part of Static X, Fear Factory, Ill Niño and Soulfly) and the long-lasting Dead by Wednesday (which formed in 2005). Also on the bill: Living Wreckage, Atomic War Machine, Cutthroat Conspiracy, Shadow Kingdom, Inverter, Magnets for Maniacs and a solo set by the evening's host, Lord Bishop of Total Sexual Freedom. Oh, and there are even more bands in Toad's smaller Lilly's Pad space. For a comprehensive snapshot of the local hard rock scene, look no further. $15. 300 York St., New Haven. toadsplace.com.

Partnership not domination

Riane Eisler appears in a virtual event for the Hartford's Charter Oak Cultural Center to mark the 35th anniversary of her landmark book on cultural evolution and how society creates gender roles, "The Chalice & the Blade: Our History, Our Future." Eisler's many other works include "The Real Wealth of Nations: Creating a Caring Economics," "Transforming Interprofessional Partnerships," the "Equal Rights Handbook" and her latest, "Nurturing Our Humanity: How Domination and Partnership Shape Our Brains, Lives, and Future." charteroakcenter.org.

New year, new world

The latest Hartford Symphony Orchestra Masterworks concert, Jan. 14-16 at The Bushnell's Belding Theater, 166 Capitol Ave., Hartford is a Dvorák feast, with not just the "From the New World" symphony but two of the composers' Slavonic Dances (numbers one and eight). There are also two Black composers on the program: Florence Price's "Concerto in One Movement" and the "Traditional Spirituals" arranged by Harry Burleigh, who influenced Dvorák's interest in African American music. The guest conductor is Jeri Lynne Johnson and the piano soloist is Michelle Cann. $35-$68. hartfordsymphony.org

Raucous stage

Pearl Cleage's comedy "Angry, Raucous and Shamelessly Gorgeous" makes some serious points about women in theater and society, including what female performers need to do to be heard, and how some of the most famous playwrights have failed them. The all-Black, all-female cast includes Cynthia D. Barker, Terry Burrell, Shakirah DeMesier and Marva Hicks. Jan. 13 through Feb. 6 at Hartford Stage, 50 Church St., Hartford. $30-$100. hartfordstage.org

The infinite Morgan James

Morgan James — singer/songwriter, Broadway star and member of the Postmodern Jukebox jazz collective — brings her latest solo concert tour to Jan. 14 at Infinity Hall, 20 Greenwoods Road West, Norfolk. She's known for her varied cover tunes, including covering Joni Mitchell's "Blue" and The Beatles' White Album in their entirety (though she kind of chickened out on "Revolution #9"). Her latest releases have included two volumes of "Quarantunes" and a Christmas album. $32-$42. infinityhall.com.

Perfect Driftwood

The Nashville-based emo band Free Throw has been together nearly a decade, and has released four albums and three EPs in that time. A clue to what they do when not recording: several Free Throw songs (including "Lavender Town," "Pallet Town" and "Cerulean City") reference Pokémon video games. The band's at the Webster Theater Underground, 31 Webster St.. Hartford, on Jan. 14 at 8 p.m., with Bad Luck, Worst Party Ever and Camp Trash. $17. webstertheater.com

Christopher Arnott can be reached at carnott@courant.com.

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TRAVEL
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Hikers at The Ranch Malibu in Malibu, California. Wellness vacations offer a respite from physical and mental stress. **THE RANCH MALIBU**

Traveling as healing

Wellness vacations now go far beyond massages and diet advice

By Concepción de León
The New York Times

Before the pandemic, when Mary Calliste, 32, traveled, she would try to hit as many tourist attractions as she could. But in early December, Calliste, who works in the financial services industry out of Plainfield, New Jersey, went to Guatemala and stayed at an eco-friendly hotel called Lush Atitlán. There, she ate vegan meals, walked around the natural reserve and listened to music.

And loved it.

From now on, she said, "I see myself incorporating a lot more of my needs into my travel instead of what I can see."

As the pandemic lingers into its third calendar year, it's probably not surprising that travelers are increasingly looking to their vacations to work on their mental and physical wellness. In a recent American Express survey, 76% of respondents said they wanted to spend more on travel that improves their well-being, and 55% said they would be willing to pay extra for these services or activities.

That has hotels ramping up their wellness offerings, from outfitting rooms with Peloton exercise bikes to adding programs that address mental health. Hilton has created a program called Five Feet to Fitness, which includes an interactive kiosk with fitness tutorials and a gym's worth of equipment in some rooms.

At Miraval Resorts & Spas locations, guests over the past year have come in "having experienced symptoms of stress that they, quite frankly, were unfamiliar with," said Simon Marxer, the hotel group's associate vice president for wellness offerings.

In April, Miraval partnered with the National Alliance on Mental Illness to create Journeys With Intention, a customizable wellness program that allows guests to choose from a selection of "journeys" according to their health goals. Among the offerings: self-connection, grief and loss, and mental well-being, as well as more standard spa, adventure and fitness programs.

"What we're seeing, certainly in hospitality, is the need to serve really the whole person," Marxer said.

Spas took a hit

Spas, with their focus on high-touch, one-on-one services like massages and facials, were hit hard last year. Hotel and resort spas experienced a 42% dip in revenues, while destination spas, which offer an immersive experience, were down 37%, according to a report by the Global Wellness Institute published this month. But the wellness industry has since begun a rapid recovery, the report said, projecting that the spa sector will grow 17% annually through 2025.

A Hilton hotel room with fitness equipment. **HILTON HOTELS**

Still, the downturn forced hotels and resorts — and their guests — to expand their notions of wellness and what activities fall under that umbrella. Before the pandemic, a wellness trip was probably centered on a spa's traditional services, said Caroline Klein, chief communications officer of Preferred Hotels & Resorts, a luxury hotel group. Now, hotels may offer nature walks, meditation, yoga or any number of creative offerings.

In some ways, hotels are responding to the lifestyles that many people adopted at the height of lockdowns, including making home-cooked meals and taking virtual fitness classes.

"Hotels are really seeing people bring those new mindsets, routines and preferences with them as they start to travel again," Klein said. "What that creates is a definite shift in expectations and experiences that hotels need to cater to, because they're not catering to the traveler from 2019."

Changing travel styles

What people want out of a vacation is shifting, said Chris Kam, president and chief operating officer of Omnitrak, a Hawaii-based research company that conducts regular national travel surveys. While travel has always been a reset, during the pandemic, "the travel experience transformed and became a place to heal — from mental, physical, spiritual stress," he said in an email. "People travel for answers now about how to feel better."

Feeling depleted by the pandemic, Ann Chen, 58, an English composition instructor at George Mason University in Fairfax, Virginia, recently booked a wellness retreat with a friend for June 2022 "as a way to keep going — find something positive," she said. They plan to stay at Ojo Santa Fe in New Mexico, a wellness resort with thermal pools, meals sourced from local farms and a spa. They planned ahead for personal scheduling reasons, but also to give them time to research the area and understand its "culture, attitudes and beliefs," Chen said. The idea, she added, was "to be soothed, to work on being calm, to work on eating good food."

"This kind of resort is getting us back to more of a normal feeling in our lives, where we're just not so stressed out by worrying about whether we're going to live another day," Chen said.

Industry experts say the wellness travel trend is here to stay. The United States accounted for nearly 30% of the global wellness tourism market in 2020, and the sector is expected to grow to $919 billion by 2022 from $735.8 billion in 2020, according to the Global Wellness Institute.

"This is where we were headed," Marxer of Miraval Resorts & Spas said. "The pandemic has brought the future forward in an accelerated way."

Carnival Corp. expects full fleet back to be in service in spring 2022

By Theresa Norton
TravelPulse

While Carnival Corp. posted an adjusted net loss of $2 billion for the fourth quarter of 2021, CEO Arnold Donald said 61% of the fleet was operating as of Nov. 30.

In addition, he said, the full fleet was expected back by spring of 2022.

"Since resuming guest cruise operations, we have established effective protocols for COVID-19 and its variants and have returned 65,000 team members and 50 ships, all while delivering an exceptional guest experience to over 1.2 million guests and counting," Donald said. "Our cash from operations turned positive in the month of November, and we expect consistently positive cash flow beginning in the second quarter of 2022 as additional ships resume guest cruise operations."

He said the company enters the new year with $9.4 billion of liquidity, essentially the same as last year but with significantly improved cash flow generation ahead. Carnival has strengthened its financial position in 2021 to withstand potential volatility, Donald said.

Customer deposits increased $360 million in the fourth quarter, marking the third consecutive quarter the company has seen an increase in customer deposits.

Occupancy in the fourth quarter of 2021 was 58%, an improvement over the 54% in the third quarter.

"With over 60% of our capacity now in operation and the remainder planned by spring, we are well-positioned for our seasonally strong summer period," Donald said.

"Booking volumes continue to build for the remainder of 2022 and well into 2023 and we are achieving those early bookings with strong demand and pricing."

The Carnival Breeze and the Carnival Vista return May 2 to the Port of Galveston. **ROBERT MIHOVIL/CARNIVAL CRUISE LINE**

Vernazza is the jewel of Cinque Terre

Rick Steves

Vernazza has two halves. Sciuiu is the sunny side on the left as you face inland, and Luvegu is the shady side on the right. **DOMINIC ARIZONA BONUCCELLI**

You can search the entire Mediterranean coastline for the best rustic village, surrounded by vineyards and steeped in tradition, and not find a more rewarding escape than tiny Vernazza, my favorite of the five villages that make up Italy's Cinque Terre.

The Cinque Terre is a stretch of Italy's Riviera tucked into the mountainous shoreline between Genoa and Pisa. Long cut off from the modern world, this remote expanse only became easily accessible with the coming of the train.

Of the Cinque Terre's five towns, Vernazza, overseen by a ruined castle and with the closest thing to a natural harbor, is the jewel. The occasional train popping in and out of the mountain tunnels is the only reminder that the modern world is still out there somewhere.

It's a tough community long living off the sea — and, in the last generation, living off travelers who love the sea. The church bells dictate a relaxed tempo. Yellow webs of fishing nets, tables bedecked with umbrellas, kids with plastic shovels, and a flotilla of gritty little boats tethered to buoys provide splashes of color. And accompanying the scene is the mesmerizing white noise of children at play, happy diners and the washboard rhythm of the waves.

Vernazza's one street connects the harbor with the train station before melting into the vineyards. Like veins on a grape leaf, paths and stairways reach from the main street up into this watercolor huddle of houses that eventually dissolve into the vines high above. A rainbow of laundry flaps as if to keep the flies off the stout grandmothers who clog ancient doorways.

At the top end of town, Vernazza's scrawny access road hits a post, effectively a dead end for drivers. No cars enter this community of 600 people. Like the breakwater holds off the waves at the bottom of town, the post holds back the modern storm at the top.

But the town's ruined castle no longer says, "Keep out." The breakwater is a broad, inviting sidewalk edged with boulders — reaching out into the sea like a finger beckoning the distant excursion boats.

While Vernazza's fishing fleet is down to just a couple of boats, locals are still more likely to own a boat than a car. Boats are tethered to buoys, except in winter or when the red storm flag indicates bad seas. In that case they're pulled up onto the little harborfront square, usually reserved for restaurant tables.

The humble town gathers around its pebbled cove, where well-worn locals enjoy some shade on benches and tourists sunbathe on the rocks. In summer, the beach becomes a soccer ground, where teams comprised of local bar- and restaurant-workers provide late-night entertainment.

Vernazza has two halves. Sciuiu (Vernazzan dialect for "flowery") is the sunny side on the left as you face inland, and Luvegu ("dank") is the shady side on the right. But from end to end, everything's painted in one of the "Ligurian pastels," as regulated by a commissioner of good taste in the regional government. High above, the castle — now just a tower, some broken stone walls, and a grassy park — served as the town's lookout back in pirate days. Below the castle, an interior arcade connected houses — ideal for fleeing attacks.

Village churches are always worth popping into. Vernazza's is on the harborfront and is unusual for its east-facing entryway, rather than the more typical Western orientation. Hanging on the wall inside are three historic portable crosses — replicas of crosses that (locals like to believe) Vernazzan ships once brought along on crusades to the Holy Land. During religious processions, these crosses are taken down and carried through town.

In front of the church, a mini piazza decorated with a river rock mosaic is a popular hangout. It's where the town's old ladies soak up the day's last bit of sun and kids enjoy a rare patch of level ball field.

My evenings in Vernazza are spent sitting on a bench and people-watching, either with gelato or a glass of local white wine (I usually borrow the glass from a bar; they don't mind). During the passeggiata (evening stroll), locals meander lazily up and down the main street doing their vasche (laps). Sometimes I join in, becoming part of the slow-motion parade. Gelato in hand, I gaze up at the people looking out the windows of the faded pastel buildings like a gallery of portraits hanging on ancient walls.

Becoming part of that sleepy Riviera scene, it's so easy to toss my busy itinerary into the sea and just be totally on vacation.

Rick Steves (www.ricksteves.com) writes European travel guidebooks and hosts travel shows on public television and public radio. Email him at rick@ricksteves.com and follow his blog on Facebook.

CELEBRITY TRAVEL

Model Catie Li travels lightly

By Jae-Ha Kim
Tribune Content Agency

Model Catie Li picked Palm Springs as her favorite weekend getaway. **LUKASZ SUCHORAB**

Catie Li kicks off 2022 with her fashion line for Amazon's The Drop collection. "New collaborations drop with little notice and are only available to shop for 30 hours," said the Los Angeles-based model. "Clothes are made on demand once orders are placed so fabric and material are never wasted! My collection consists of great statement staple pieces that can be for all seasons. (They're) made to be forever in your closet and wardrobe rotation. Since I travel often, I like to travel light, so staples that can be styled multiple ways are a win for me." Li stays in touch with fans on Instagram (https://www.instagram.com/catieli/).

Q: Do you miss all the traveling you did pre-pandemic?

A: When I first started modeling, it was very exciting for me. I would be traveling two to three times a week. When COVID hit, everything stopped, but it was much needed for me. Traveling can be very exhausting and I needed the break. I am a homebody, so it hasn't bothered me much until a few months ago. I have been dying to get out and just relax!

Q: How have you been spending your free time during this pandemic?

A: I recently got engaged and bought a home, so most of my time currently is spent at home in renovations with my fiancé. We're focusing all our time on preparing for our wedding and renos. We also have two lab puppies, so we do take lots of walking adventures with them.

Q: What has been your favorite vacation destination?

A: The best relaxing vacation I went to was St. John (U.S. Virgin Islands). The water and scenery are breathtaking. Just going to all the beaches is what makes the entire trip. It's a part of the U.S., so traveling is a bit easier.

Q: What was the first trip you took as a child?

A: My dad insisted on doing a Disneyland and Las Vegas trip every year since I graduated from college. I guess it was killing two birds with one stone — Disney for the kids and Vegas for the parents. (Laughs) Looking back, I love that we did that. But growing up going to the same place every year was boring as a teen. I guess our parents spoiled us too much, because looking back, that was a luxury.

Q: What's the most important thing you've learned from your travels?

A: Travel as light as possible! One time, I brought two suitcases to Venice (Italy) and had to drag them through stone walkways! (Laughs) Also, invest in great suitcases and organizational pieces. I love CalPak for that.

Q: If you could only pick one place to eat, would you choose a casual meal at a street cart or fine dining at a nice restaurant?

A: I mean, if you are traveling in Italy, literally any pasta place is chef's kiss. But in LA, I like going to Newport Seafood Restaurant in San Gabriel for my Chinese food fix. The lobster noodles are to die for! When traveling, I think you have to read about the scene. Some cities are known for carts and some for their restaurants. I try to do what the place is known for.

Q: What is your best and/or worst vacation memory?

A: The best vacations have always been with my fiancé. We have so much fun. The worst was being sick in London with no family and friends there for support!

For more from the reporter, visit www.jaehakim.com.

TRAVEL TROUBLESHOOTER

Where are the tickets from Legoland combo package?

By Christopher Elliott
King Features Syndicate

Q: I booked a visit to Legoland New York Theme Park & Resort based on an offer I received from the theme park for its October Brick-or-Treat hotel and park combo package.

I paid the quoted price, but they sent a follow-up email that I wasn't charged for park tickets, and I had two options: Pay up or cancel.

Multiple calls to the company result in them holding the line — pay or go. You can't speak to anyone beyond the customer-service representative. Escalation to management is only done internally. Responses take seven to 10 days. But after two attempts, I've never gotten a reply.

I've also emailed the customer-service address and haven't gotten any replies. I can't believe a family-focused attraction new to our area would stonewall like this, especially when they made an error. I feel like they need to honor the price they quoted, but I'd love just to be able to talk it through with a representative with decision-making authority.

The additional pricing increases the $1,094 visit by another $600, or a 60% increase!

Can you help? We're heading there soon and of course, this bad news came after we told the kids, so we're in a tight spot!
— Noreen O'Donnell, Brooklyn, New York

A: Oh, you are in a tight spot. Once you've told the kids, you pretty much have to go. As a father of three myself, I have experienced that many times. And to give you an idea of how serious it got, we had to move to Orlando to satisfy their theme park cravings. But I digress.

The offer you received from Legoland New York Theme Park & Resort should have included theme park tickets. When you pointed this error out to the company, it should have fixed it right away.

Instead, the company led you through a proverbial Lego maze of calls and emails. That's too bad. I love Legoland. I've visited the Legolands in Florida and California with my kids, and they love it, too. OK, some of the little rides aren't really for adults. But Legos speak to kids of all ages. When that happiness collapses like a poorly built tower, then no one is happy.

Maybe the most maddening part of your experience was dealing with Legoland's customer-service agents. They offered neither a substantive response to your legitimate complaint nor a way to appeal your case. With the day of your arrival drawing closer, you had to do something.

There's a way out of the Legoland customer-service maze. I publish the names, numbers and email addresses of the Legoland customer service executives on my nonprofit customer-service site at www.elliott.org/company-contacts/legoland-new-york-resort/.

Legoland says it experienced "an unfortunate system error" during your booking. Because of that error, the booking you made does not have valid tickets.

I contacted Legoland on your behalf. The company reviewed your reservation and apologized for the difficulty you were experiencing. You received an email with the promised park tickets.

Christopher Elliott is the chief advocacy officer of Elliott Advocacy, a nonprofit organization that helps consumers resolve their problems. Elliott's latest book is "How To Be The World's Smartest Traveler" (National Geographic). Contact him at elliott.org/help or chris@elliott.org.

CELEBRITIES

Actor having 'mid-life career boost'

By Joshua Axelrod
Pittsburgh Post-Gazette

Dagmara Dominczyk attends the third season premiere of HBO's "Succession" Oct. 12 in New York. **THEO WARGO/GETTY**

It has been a particularly fruitful time for Dagmara Dominczyk.

The actor has been giving audiences a one-two punch between reprising her role as Karolina Novotney in the HBO series "Succession" and appearing in Maggie Gyllenhaal's critically acclaimed feature directorial debut "The Lost Daughter," now on Netflix.

Dominczyk's "Succession" character is usually one of the few functioning adults in any room she is in that also includes members of the emotionally stunted Roy family. As one of Waystar Royco's main public relations specialists, Karolina's job is to sugarcoat all the awful misdeeds the family commits while trying not to lose her mind over all the crazy positions she's put in.

Though she didn't have much to do in the show's third season, Dominczyk said the plan is to bring her back for the fourth season. She and "Succession" creator Jesse Armstrong have sketched out Karolina's back story, and she would love for viewers to eventually learn more about what makes her tick.

"I love being part of that group with all those incredibly smart, passionate and brave creators and actors," Dominczyk said. "We're all playing in that sandbox, but because of my role I sit in the corner of the sandbox and tell people to put their shovels back. I want to play too!"

Between "Succession" and her role in the upcoming miniseries "We Own This City," Dominczyk said, "I owe HBO my mid-life career boost."

Before signing on to "The Lost Daughter," Dominczyk had been running into Gyllenhaal and her husband Peter Sarsgaard for years. She had worked with Sarsgaard on the 2004 film "Kinsey" and Gyllenhaal on an episode of the HBO series "The Deuce." When Gyllenhaal was adapting Elena Ferrante's 2008 novel "The Lost Daughter" into a feature film script, she called Dominczyk and said that she saw her as Callie, a loud and naturally distrustful character.

"I was coming off of two years wearing a blazer and pantyhose. I thought, what an opportunity to be someone who owns space and takes space from others and who's bold and big," Dominczyk said. "It was so much fun!"

As someone who "can be blunt in a loving way," it wasn't too hard for Dominczyk to tap into that side of her to play the "bold and brash" Callie. To her, the women in "The Lost Daughter" aren't archetypes, but rather feel like real people "who will annoy you and confound you, and you'll cry for them all in the same breath."

Dominczyk is excited that the film is already receiving so much awards season love, though that doesn't matter to her as much as just finding more high-quality opportunities like this to continue doing what she loves.

"At 45, I feel like I'm having a second wind here and that feels really, really nice," she said. "Who knows when it will be over. I'm just going to enjoy it today."

Jan. 9 birthdays: Singer Joan Baez is 81. Guitarist Jimmy Page is 78. Actor John Doman is 77. Singer David Johansen is 72. Actor J.K. Simmons is 67. Actor Imelda Staunton is 66. Singer Dave Matthews is 55. Actor Joey Lauren Adams is 54. Actor Omari Hardwick is 48. Actor Nina Dobrev is 33. Actor Kerris Dorsey is 24.

ASK AMY

By Amy Dickinson
askamy@amydickinson.com Twitter@askingamy

It's time to set boyfriend and his dog loose

Dear Amy: I have never had a dog as a pet (but I have had cats and horses). I am uncomfortable about some things regarding my boyfriend's German Shepherd.

Some examples:

■ We stopped at a rest stop on the interstate, and he let his dog out of the vehicle to run around loose while he used the restroom, although there is a leash law at the rest stop and a designated area for dogs.

■ When we were camping, he let his dog run loose without supervision, and it urinated on the mat our friends had placed in front of their motorhome.

■ His dog greets me by jumping on me. I feel that this behavior is too rough, especially when sometimes the dog's toenails scratch me and break the skin.

■ When I try to walk, the dog stays right in front of me, touching me. My boyfriend says that the dog will move along with me as I move, but it makes me feel off-balance and I worry I will trip.

I've voiced my concerns to my boyfriend, but he doesn't see a problem. He says that dogs will be dogs, and that he likes dogs better than people.

— *Canine Questions*

Dear Questions: I maintain that any human being with a shred of human-sense (regardless of animal experience) would realize that a loose dog can get hit by a car, can attack another human or animal, can be taken, injured or simply choose to leave with a better-suited and more responsible family.

Every scenario you present exemplifies a complete lack of regard for you — your comfort and your safety — as well as for the dog, which is obviously undisciplined and at risk.

You have been handed an extremely clear lens through which to view this man. If you ignore what you see, your life will quite literally go to the dogs.

My immediate advice is that you should set both man and dog loose.

Dear Amy: Our adult daughter and her partner have been together since college. They live together in another city. There has been some talk of marriage over the years.

Several months ago, they video-called us to let us know that he no longer identifies as male, but as gender non-binary. He has adopted the pronouns they/them/their. They are not to be referred to as a "man" or her boyfriend. When/if she and they marry, they will not be her husband, but a gender-neutral term.

My wife and I have concerns, but are ultimately tolerant of their choice. However, she and I are having a hard time making this linguistic transition. Our daughter (not them) gently corrects us, and there seems to be an indeterminate grace period for us to get it right consistently.

On a recent visit, I was corrected, and yet made the same mistake within a minute. I don't think I'll ever get the hang of this language-bending.

I found myself (normally chatty and jokey) shutting down and saying less out of concern I'll use the wrong pronoun again.

I am trying but feel burdened by constant awareness of one person's gender identity and having to choose my words so carefully.

— *Struggling with Them*

Dear Struggling: You both love your daughter, and she loves all of you. Always start with that.

You will adjust. One way to do this is to use the person's chosen name, versus referring to them by a pronoun, certainly if they are present, i.e.: "Chas, what's your take on that?"

You have known this person for a long time. That person is still there — carrying the same memories and shared experiences from before this transition. So, make an effort to see them for who they are, and as more than just a source of some awkwardness or confusion for you.

Keep your sense of humor, don't become defensive, let them know that you're a work-in-progress, and that you're hoping for their continued patience while you adjust.

Dear Amy: "Dazed and Confused" was extremely distressed by the sudden reappearance of a long-ago ex. I totally identified with her. I had an ex reappear, toy with my emotions, and then abruptly leave — just as he had done years before. What a waste.

— *Burned Twice*

Dear Burned: I assume that at this point you're relieved he took a powder.

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HOROSCOPES

Tarot.com

Aries (March 21-April 19): Social status could come with a price. While you might need to maintain some of these shallower connections for professional reasons, try to keep an eye out for those who don't bring out such stress or tension in you.

Taurus (April 20-May 20): The nagging sensation of falling short could bug you today, but an overly rigid idea of how you feel success should look like could be holding you back. Take this opportunity to look at the big picture of your situation. You might find you've already accomplished more than you think! You're capable.

Gemini (May 21-June 20): Friendships could be frustrating for you today! While you might be interested in deepening your connections, some people could prefer to keep stronger boundaries. You may have to acknowledge that not everyone is equipped to open up in the way that you have in mind.

Cancer (June 21-July 22): Your reputation could be a source of stress for you. The version going around also might not be your side of the story. You can't control what everyone else ends up believing. Opening up to someone you trust can give you validation. Let your loved ones comfort you!

Leo (July 23-Aug. 22): What you don't know can still hurt your pride at this time. You might be ashamed if some big holes in your knowledge become visible. However, other people may be more willing to teach you a few lessons than you would have expected. Don't be afraid to take a risk!

Virgo (Aug. 23-Sept. 22): Resolving a conflict about shared responsibilities could require your focus at this time. The way to get out of a frustrating disagreement might be found by defining each person's turf more clearly. When you give them room to do their thing, any interference from them may vanish as they flourish.

Libra (Sept. 23-Oct. 22): The idea of being vulnerable might be scary. It's likely not that bad. Today, you could be able to balance protecting your boundaries with growing your relationship. You might worry, but you're probably navigating the situation better than you think.

Scorpio (Oct. 23-Nov. 21): Putting your living space in order could feel great for you today. You'll probably enjoy the way it gets your thoughts flowing more than anything else. Things get dirtier before they get cleaner! Some of the brainstorms you have today should at least be fun to ponder as you tidy up.

Sagittarius (Nov. 22-Dec. 21): You may be tempted to hide behind things that you think give you higher status with others, like fancy possessions or the right political beliefs. However, if you put in the effort, you may find that telling your own personal truth goes better than you expect. Be honest.

Capricorn (Dec. 22-Jan. 19): You may have trouble believing that the positive views others hold of you are accurate. Trying to push yourself to live in the present could be frustrating, as nostalgia calls you to reflect on the past. Taking ownership of your whole story, even the messy parts, might actually be rewarding.

Aquarius (Jan. 20-Feb. 18): Keeping a serious vibe can give others confidence in your ability to take on tough conversations at the moment. You may be thoughtful in your responses. You should still make sure that your wise counsel to one person isn't accidentally giving away the secrets of anyone else.

Pisces (Feb. 19-March 20): A financial matter could be currently occupying your mind. You're probably better off thinking it through alone rather than getting advice. You deserve space to handle things in your own way. When you learn to listen to your own voice of reason, you can be realistic about your needs.

TODAY IN HISTORY

Associated Press

On Jan. 9, 1788, Connecticut became the fifth state to ratify the Constitution.

In 1793, Jean Pierre Blanchard, using a hot-air balloon, flew from Philadelphia to New Jersey.

In 1958, President Dwight D. Eisenhower warned of the threat of Communist imperialism.

In 1972, reclusive billionaire Howard Hughes said a purported autobiography of him by Clifford Irving was a fake.

In 1987, the White House released a memorandum showing a link between U.S. arms sales to Iran and the release of American hostages in Lebanon.

In 2003, U.N. weapons inspectors said there was no "smoking gun" to prove Iraq had nuclear, chemical or biological weapons.

In 2020, Chinese state media said an investigation into recent cases of viral pneumonia had identified the probable cause as a new type of coronavirus.

LAST WEEK'S PUZZLE SOLUTIONS

S	I	T	E	■	A	N	T	I	■	A	T	E	A	M	■	■	M	B	A	S
A	R	A	B	■	B	O	R	N	■	B	E	L	L	E	■	L	A	U	D	E
W	A	X	B	E	A	C	O	N	■	B	A	B	E	L	■	A	R	B	O	R
S	S	E	■	O	L	A	Y	■	M	I	R	A	C	L	E	C	O	B	R	A
■	■	V	E	N	O	M	■	F	E	E	T	■	■	O	R	I	O	L	E	■
C	P	A	S	■	N	E	W	E	R	■	A	W	W	■	R	E	N	E	■	■
R	A	S	P	B	E	R	R	Y	C	O	P	I	E	S	■	R	E	B	E	L
E	L	I	■	E	S	A	I	■	■	W	E	N	D	Y	S	■	D	A	R	E
E	M	O	J	I	■	S	T	I	L	L	■	■	G	N	P	■	■	T	I	N
P	A	N	E	R	A	■	■	M	U	S	C	L	E	C	O	A	C	H	E	S
■	■	■	■	T	U	M	■	C	D	C	■	H	A	S	■	O	R	E	■	■
L	I	F	E	T	I	M	E	B	A	C	O	N	■	■	R	O	O	M	B	A
A	D	A	■	■	G	A	L	■	■	R	O	A	R	S	■	U	S	U	A	L
B	O	C	A	■	O	C	T	A	N	E	■	■	I	T	I	S	■	S	H	O
S	L	E	D	S	■	H	I	G	H	W	A	Y	C	O	M	E	D	I	A	N
■	■	T	A	P	A	■	C	E	L	■	C	I	A	R	A	■	E	C	I	G
■	B	O	G	O	T	A	■	■	D	U	M	P	■	M	L	L	E	S	■	■
P	O	W	E	R	S	C	O	U	R	G	E	■	L	Y	L	E	■	T	W	O
A	R	E	N	T	■	A	N	N	A	L	■	T	O	S	S	A	C	O	I	N
T	A	L	C	S	■	S	C	I	F	I	■	E	P	E	E	■	U	R	G	E
E	T	S	Y	■	■	T	E	S	T	S	■	N	E	A	T	■	T	E	S	S

SCRABBLEGRAMS

E1	L1	E1	V4	A1	T1	E1	RACK 1 = 60
A1	R1	E1	A1	W4	A1	Y4	RACK 2 = 89
I1	N1	B3	R1	E1	E1	D2	RACK 3 = 63
J8	O1	Y4	R1	I1	D2	E1	RACK 4 = 68
C3	O1	R1	D2	I1	A1	L1	RACK 5 = 60

PAR SCORE 260-270 TOTAL 340

SUDOKU

4	2	1	7	5	6	8	9	3
3	7	5	8	1	9	6	4	2
8	6	9	4	3	2	5	1	7
9	8	7	3	2	1	4	5	6
6	4	2	9	8	5	7	3	1
5	1	3	6	7	4	9	2	8
1	3	6	5	9	7	2	8	4
7	9	8	2	4	3	1	6	5
2	5	4	1	6	8	3	7	9

BOGGLE BRAIN BUSTERS!

PUG HOUND
BOXER BEAGLE
COLLIE POINTER

JUMBLE

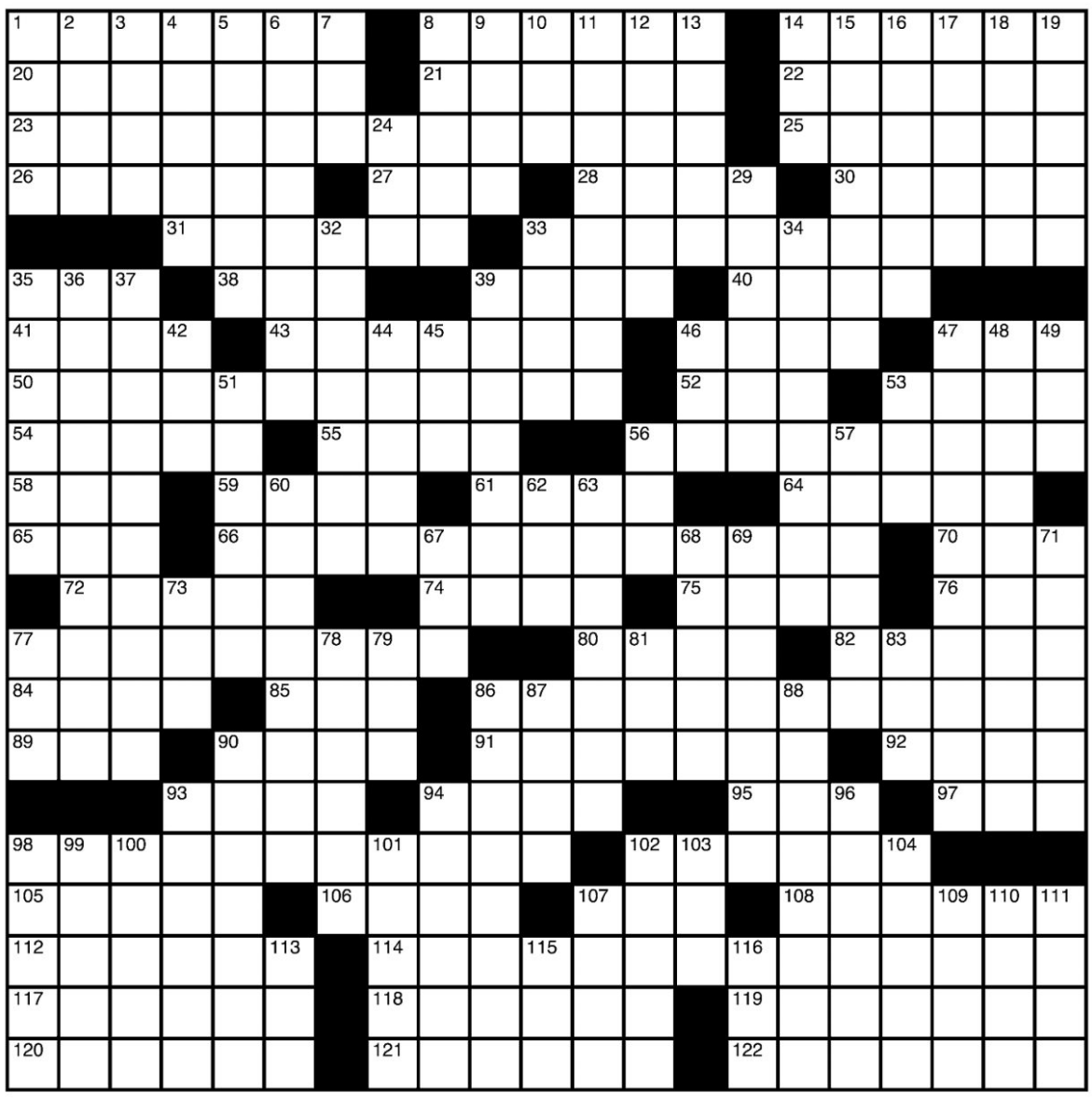
UNFOLD GOALIE
UNIQUE BANISH
SCENIC IMPORT

Would they be able to get the campfire started with the wet wood? That was the —

BURNING QUESTION

Across America

By John-Clark Levin



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Across

1. Band with horns
8. Some fits
14. "Or perhaps less"
20. Go on a rampage
21. November pardon recipient
22. End of a sentence
23. Tournament pairings in Fort Wayne, Denver and Kennebunkport?
25. Without delay
26. Personnel groups
27. A 20-sided one may be used in Dungeons & Dragons
28. Bit of Lab love
30. Pericles foe
31. Hot Wheels item
33. Regular observance in Bangor, St. Louis, Providence and Mobile?
35. Grandpa Simpson
38. Cheering noise
39. Fill up
40. They may have ElKs
41. They may be uncut
43. __ D'az de Vivar (El Cid)
46. Reddit Q&A sessions
47. Bagel topping
50. Bread spread in Montgomery, Jefferson City and Fargo?
52. Showed the way
53. "Murder, She Wrote" setting Cabot __
54. Formal topper
55. Screenwriter James
56. Fronts divide them
58. Cleave
59. Hilton rival
61. Ancient Dead Sea kingdom
64. Far less friendly
65. "A Wrinkle in Time" director DuVernay
66. Tableware in Boston, South Bend, Baton Rouge and Bismarck?
70. Old draft org.
72. Amazon's sector
74. Did
75. Base opposite
76. Cable station for 45 yrs.
77. "Shape of You" Grammy winner
80. Moderate, with "up"
82. Religion of Mecca
84. Some Kias
85. Gadot of "Wonder Woman"
86. What can capture Santa Barbara, Grand Forks and Boise?
89. Journalist Curry
90. Cry hard
91. Pasta order
92. Shoe part
93. Route-finding app
94. Writer Bombeck
95. Contractor's no.
97. Power-washing meas.
98. Olympiads in Little Rock, Fresno and Dover?
102. Modesto Nuts' baseball level, historically
105. Tackle neighbor
106. Giants manager Kapler
107. Orc, to an Elf
108. JFK's 109
112. Name of six popes
114. Traffic cone color in Quincy, Minot, Bentonville and Bloomington?
117. Supply
118. Big Easy cuisine
119. Coffeehouse job
120. Implored
121. Patronizing words, maybe
122. Mountain wind

Down

1. NFL analyst Collinsworth
2. Track
3. Atahualpa, e.g.
4. Lara of "Tomb Raider" games
5. Try to achieve
6. Homers, in baseball lingo
7. Gambling initials
8. Part of a flight
9. Purplish shade
10. Target of Indy's quest
11. He-Man nemesis
12. Relaxing bubble bath, say
13. Food service giant
14. Pub pick
15. Campaign funders
16. Online harassers
17. Worked to perfect
18. Big name in metal
19. Itsy-bitsy
24. Food label fig.
29. "Seinfeld" doofus
32. Greek-style yogurt brand
33. Old wizard
34. Small tablet
35. First name in mystery
36. Trusted
37. Hermione Granger portrayer
39. Browsing blueprint
42. Campus org.
44. Started eating
45. Hwy., e.g.
46. Clay became him
47. Worries too much (over)
48. Evokes a "TMI," say
49. Strikes (out)
51. "Moonlight" actress Harris
53. TV forensics letters
56. Easy as __
57. Maine coastal park
60. Feminist film-criticism subject
62. __-horse town
63. Riders, e.g.
67. Office PC linkup
68. Invites over
69. Summer quencher
71. Kenyan's neighbor
73. "I see" reactions
77. Important period
78. Caesar salad dressing ingredient
79. Tie word
81. Gator's tail?
83. Texter's "No way!"
86. Lurched
87. Donation to the poor
88. Corruption metaphor
90. Disappointing social outing
93. In a watchful way
94. Head to sea
96. Sandal style
98. Audibly shocked
99. Less tactful
100. "Cheers" waitress
101. Big name in transmission repair
102. Apple pie-making tool
103. Welcoming garland
104. Bring shame to
107. FDR's Scottie
109. Not duped by
110. New __
111. Migratory seabird
113. Quiet go-ahead
115. One looking for a buck?
116. Food service trade org.

SCRABBLEGRAMS

Directions: Make a 2- to 7-letter word from the letters in each row. Add points of each word, using scoring directions right. Finally, 7-letter words get 50-point bonus. "Blanks" used as any letter have no point value. All words are in the Official SCRABBLE Players Dictionary, 4th Edition.

A1	I1	T1	N1	S1	N1	T1	RACK 1
E1	E1	I1	U1	R1	L1	S1	RACK 2
E1	I1	I1	L1	T1	R1	F4	1st Letter Triple — RACK 3
A1	U1	U1	G2	R1	L1	J8	Double Word Score — RACK 4
A1	E1	E1	M3	C3	R1	B3	RACK 5

PAR SCORE 255-265
BEST SCORE 325

FIVE RACK TOTAL ___
TIME LIMIT: 25 MIN

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JUMBLE

By Jeff Knurek and David L. Hoyt
Tribune Content Agency

Unscramble these Jumbles, one letter to each square, to form six ordinary words.

SYRAGS

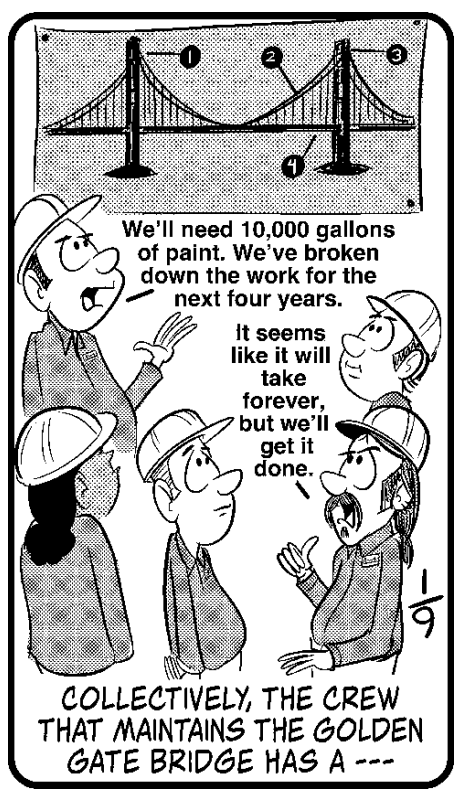
IGNNNI

SPEOPO

CANUYL

DOIDYT

LATTTE


We'll need 10,000 gallons of paint. We've broken down the work for the next four years.
It seems like it will take forever, but we'll get it done.
1/9
COLLECTIVELY, THE CREW THAT MAINTAINS THE GOLDEN GATE BRIDGE HAS A ---

Get the free **JUST JUMBLE** app • Follow us on Twitter **@PlayJumble**

Now arrange the circled letters to form the surprise answer, as suggested by the above cartoon.

PRINT YOUR ANSWER IN THE CIRCLES BELOW

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SUDOKU

By The Mepham Group

To play: Complete the grid so each row, column and 3-by-3 box (in bold borders) contains every digit 1 to 9. For strategies on how to solve Sudoku, visit www.sudoku.org.uk.

6			4					7
7	3		6		8	9		
						4		
						3	2	
1				8				9
	6	5						
		2						
9			1		4		7	8
8					2			4

BOGGLE BRAIN BUSTERS!

By David L. Hoyt & Jeff Knurek

Instructions: Find as many words as you can by linking letters up, down, side-to-side and diagonally, writing words on a blank sheet of paper. You may only use each letter box once within a single word. Play with a friend and compare word finds, crossing out common words.

P	E	T	R	U
I	R	U	S	G
A	J	B	Y	U
L	I	H	M	A
E	F	A	C	Z

BOGGLE® POINT SCALE

- 3 letters = 1 point
- 4 letters = 2 points
- 5 letters = 3 points
- 6 letters = 4 points
- 7 letters = 6 points
- 8 letters = 10 points
- 9+ letters = 15 points

YOUR BOGGLE® RATING

151+ = Champ
101-150 = Expert
61-100 = Pro
31 - 60 = Gamer
21 - 30 = Rookie
11 - 20 = Amateur
0 - 10 = Try again

Boggle® BrainBusters Bonus

We put special brain-busting words into the puzzle grid. Can you find them?

Find AT LEAST SIX SOUTHERN HEMISPHERE COUNTRIES in the grid of letters.

LAST WEEK'S PUZZLE SOLUTIONS, D6

MY PET WORLD

Halting dog's resource guarding may require pro

By Cathy M. Rosenthal
Tribune Content Agency

Dear Cathy: I am looking for some advice for my rescue pup, Charlie. I got him last January and every day is new and exciting, but also incredibly challenging. He is a rescue pup from Puerto Rico. Someone abandoned him, and he was found injured and scraped up at 3 months old. I adopted him soon after this.

As he gets older though, some behavioral issues are emerging. Within the last couple of months, his reactivity on walks and resource guarding has increased. I have concluded that Charlie is just leash reactive, which I can understand (who wants to be a leash all the time?).

My main concern is the resource guarding. I allow him in my bed, which has always been his safe space. At night, I leave the door to his crate open, and he mostly sleeps there. Recently, he started resource guarding my bed. He has done it to me once, and my dad twice whom he did try to bite. The first time it occurred, I had given him a bully stick. With my dad, we couldn't identify the trigger. Do you have any recommendations for this? Should I stop allowing him in my bed?

— Krista, via email

Dear Krista: It's common for dogs to protect things they find valuable, but things can escalate when they get overprotective of those items or people. While I would keep him off the bed for now, as that seems to be a trigger, there will likely be other triggers in the future. I will share some things you can do, but I highly recommend finding a certified professional dog trainer (CPDT), so he or she can observe you and Charlie and create a personalized training plan that addresses his specific behavior.

In the meantime, begin counter-conditioning Charlie to no longer react when people approach him. This can only happen if your dog learns the person approaching is the bringer of good things, and if you identify and remove obvious triggers, like the bed — at least until you have successfully conditioned him to accept people approaching him.

If Charlie freezes, turns his head, growls, or snarls when you are six feet from him, start tossing high-value treats (chicken, hot dogs, cheese, etc.) from 8 feet away. In other words, toss treats before you enter his trigger zone. You and your dad should both do this for one to two minutes several times throughout the day. Then, walk away and leave; do not engage him. Start counter-conditioning Charlie when has no obvious resources, like a bone or toy. (He will consider a bed or couch as a resource.) As he progresses, you can progress to tossing treats when he does have an obvious resource. Once you have made progress in that area, work on closing the distance between you until you are just a few feet away from Charlie without him reacting in any way. If he reacts, at any point, step outside of his trigger zone again, and continue the counter-conditioning work from there. This process can take many weeks, so be patient.

At the same time, train Charlie to "leave it" and/or "drop it," so you are never taking anything directly from him (or his mouth) but instructing him to leave/drop the item in exchange for a temporary higher value treat (a treat he can eat; not one that he can get protective of again). If you're not able to halt his resource guarding within six weeks, please hire a professional dog trainer as they can observe and fine-tune your training techniques.

It's common for dogs to protect things they find valuable, but things can escalate when they get overprotective of those items or people. **DARIUS STRAZDAS/DREAMSTIME**

Dear Cathy: I read your column about a dog's bizarre behavior to my sister-in-law who breeds, raises, and boards dogs. She suggested that the owner needs to take a stool sample to the vet to check for worms as the behavior mentioned is typical for a young pup with worms.

— Monica, Henderson, Nevada

Dear Monica: Your sister-in-law is right. That's why I always recommend a trip to the vet whenever there is any change in behavior because new behaviors are the only way dogs and cats can let us know something is wrong. Many people assume going to the vet will result in a huge outlay of money for tests for a diagnosis, and therefore, don't go. But a good vet will start with something simple, like checking for worms or a urinary infection, which are common and require inexpensive treatments before moving on to more expensive testing (unless they suspect something profoundly serious is wrong). Thanks for sharing.

Cathy M. Rosenthal is an animal advocate, author, columnist and pet expert. Send your questions, stories and tips to cathy@petpundit.com. Please include your name, city and state. You can follow her @cathymrosenthal.

Criticizing a grown sibling: 'you're mean' won't cut it

Judith Martin
Miss Manners

Dear Miss Manners: My older sister is a mean, opinionated, bossy person. To keep the peace, as children and into adulthood, I deflected or ignored her cruel actions or remarks.

The breaking point came when my 8-year-old daughter and I were invited by her and her husband to stay with them (as a rent-paying "guest") during my divorce.

I was hoping that we could develop a loving family bond, and that it would be good for my daughter to have the support of family.

I was wrong.

My sister and her husband looked for every opportunity to correct and lecture my daughter and myself. Towards the end of our stay, my daughter hid in our shared bedroom to avoid facing them.

I am mad at myself for being so naive and exposing my daughter to their cruelty during a time of hardship. Now, I limit my interaction with my sister and keep conversations superficial.

I know your advice is to not correct others' bad behavior. But I want to let her have it and tell her what a horrible person she has been to me, and to my daughter. She deserves it, as she is clueless. How can someone change their behavior if no one tells them it is wrong?

Gentle reader: They cannot, but Miss Manners never banned correcting other people's behavior in all situations and all relationships. Parents correct children. Teachers correct students. Spouses and other intimates ... express their concerns — at the right time and in a polite manner.

What she seeks to ban is self-appointed, and often uninformed, "manners police" causing a ruckus.

What, then, to say to your sister? You may take offense at specific infractions — asking, for example, that your sister not take that tone with you (when she does). You may, privately, have a discussion about mutual respect. Or, if it has reached that point, you may break off relations.

At no point may you tell her that she is mean, opinionated and bossy, not only because it is rude (even if true), but because it will not persuade her to change her behavior.

Dear Miss Manners: Over a century ago, when my grandmother had a heart attack, she collected her children and their spouses together and distributed her valuables, as she did not want to be bothered with writing a will.

When she gave her jewelry to her daughters, she said that she would like to see them wear it while she was still alive. When she gave pieces to her sons, on the other hand, she said that the pieces were for their children — no mention of seeing their wives wearing any of it.

Throughout the years, my mother and her siblings have debated if her intention was to snub her daughters-in-law or to convey the message that these pieces were to stay in the family.

They (and us, the grandchildren) have decided to be charitable and assume she just wanted to make sure the pieces stayed in the family.

To that point, if a family member needed to sell one of these pieces, it was offered first to the family.

Now I am a mother of two sons, and a grandmother to several boys and girls. I own several of these pieces of jewelry, either through inheritance from my mother or through buying them from my cousins.

What is the most diplomatic way to give these to my daughters-in-law to enjoy in my lifetime and at the same time ensure they stay in the family? My sons are aware of the family tradition, but one of my DILs has made it clear she believes my grandmother's intention was to snub her daughters-in-law and that, once gifted to her, she will do with them as she pleases.

Gentle reader: Interesting as the backstory is, your daughter-in-law has made your decision easy. You want the jewelry to stay in the family, but you cannot really enforce that once it leaves your possession.

So do not give any to the defiant daughter-in-law. If she objects, you can explain that it is important to you to honor your grandmother's desire that it remain in the family.

You can think (but not say) that it might also honor your grandmother's desire to insult daughters-in-law.

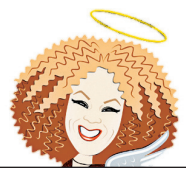
Dear Miss Manners: Please tell me, during what months is it appropriate to wear boots?

Gentle reader: Whenever your feet would otherwise get wet. Miss Manners is not a weather forecaster, but she suggests you consult one.

To send a question to the Miss Manners team of Judith Martin, Nicholas Ivor Martin and Jacobina Martin, go to missmanners.com or write them c/o Universal Uclick, 1130 Walnut St., Kansas City, MO 64106.

As we age, errant facial hair in women is natural. **DREAMSTIME**

Dealing with unwanted hair



Ellen Warren
Answer Angel

Dear Answer Angel Ellen: I have a longtime, very close friend whom I don't see often because they moved to another state. When I saw her a month ago, she had two long chin hairs plus a really fuzzy face. I saw her a week later and they were still there. How can I tactfully tell her about using a women's facial hair remover? I think she would be embarrassed and maybe very sensitive about the subject.

— Joy I.

Dear Joy: First of all, as we age, errant facial hair in women is natural. Bummer! I'm guessing your friend has no idea that she's got stray chin hairs — since *another* fact of life of the aging process is declining vision. So, ask yourself, if the situation was reversed, what would you want your very close friend to do? If it's say nothing, then take your own advice.

Your options here are:

- Mind your own business
- Be blunt
- Make it about you (in other words, be a little deceptive)

Minor deception is the easiest way to go. You could bring up the subject of the downside of growing older: age spots, crepey skin, thinning hair, weird facial hairs. "I had some surprise facial hair and here's what I found to fix it" is one way to introduce the topic. Or, if you are truly dear friends, just be direct: "Caroline, you know you are gorgeous, but maybe you haven't noticed a couple of facial hairs that would be easy to do something about. ..."

Here are some ways to deal with unwanted hair: waxing (DIY with a drugstore kit or salon waxing); bleaching (DIY drugstore kit, which I do not recommend; it's smelly, can burn and really doesn't conceal the hair very well); threading; plucking (with seriously good tweezers — like Tweezerman — and a magnifying mirror); laser (expensive but effective; requires a professional and a dermatologist can refer you to an expert in this); electrolysis (which kills the hair root, hurts a bit, often requires repeat visits and isn't cheap, also ask a dermatologist for recommended experts); shaving (there are many gentle devices like Finishing Touch Flawless, $19.99 at ulta.com). Readers, how do you handle this delicate issue?

Dear Answer Angel Ellen: Like many women, I wash my face at bedtime and apply moisturizer. I have noticed that the moisturizer gets on my pillowcase and it stays there even after washing. I've tried different detergents, double washing, etc. Any suggestions?

— Linda L.

Dear Linda: I am a big believer in pre-wash stain treatment. For months this stuff has been off the shelves at the grocery and drugstores where I shop. My go-to products when/if I find them are Shout Laundry Stain Remover spray and Spray 'n Wash Spray or stick. I just used the stick on a grease-stained T-shirt that I thought was hopeless and it worked beautifully. I'm about to try OxiClean liquid stain remover, which was on a near-empty shelf in the detergent aisle.

Now it's your turn

Send your questions, rants, tips, favorite finds — on style, shopping, makeup, fashion and beauty — to answerangelellen@gmail.com.

Poll: Older adults' telehealth concerns linger

Remote care helped amid pandemic, but comfort levels vary

By Tom Murphy and Emily Swanson
Associated Press

Dr. Vibin Roy prepares to conduct an online visit with a patient in April from his work station at his Texas home. **LM OTERO/AP**

Most older Americans have had to use telehealth during the COVID-19 pandemic, and many were comfortable with it, but a new poll finds persistent concerns about issues like technology, the quality of care and patient privacy.

Comfort levels with remote care can vary depending on factors such as age, income level or race, according to the survey from Associated Press-NORC Center for Public Affairs Research.

Doctors, hospitals and other care providers had to cancel visits and surgeries and abruptly switch to remote care as the pandemic unfolded in early 2020. Many patients followed their doctors online and have continued to get care that way as coronavirus cases ebbed and flowed in subsequent waves.

Telehealth involves patients and care providers connecting remotely through computers, tablets or phones. They often use video calls but also can trade emails or secure text messages. Sometimes both parties just talk on the phone without video.

Since the pandemic started, 62% of adults age 50 and older have used some form of telehealth, the AP-NORC poll found.

Patients most frequently used telehealth for consultations on medications, non-urgent health concerns, wellness checks or to continue with ongoing care to manage a chronic condition like diabetes.

The ease of finding an appointment or meeting a specific provider and the chance to get an immediate response were the most common reasons respondents opted for telehealth. Roughly a third said each was a major factor and another third called them minor factors.

A majority also cited avoiding COVID-19 exposure as a major or minor reason for seeking care through telehealth, with about a quarter calling it a major reason.

Rosa Bivens became a remote care convert during the pandemic partly because it helped her avoid the virus.

Bivens, 59, also likes how telehealth allows her to stay connected to her doctor in Maryland while she's on a temporary work assignment in Germany. Bivens is a military family life counselor, and she says her doctor back home understands the stress she faces in her job and how it affects her health.

"That personal relationship is important to me," she said.

The poll found that those who received care through telehealth were generally comfortable with it. Roughly 6 in 10 said they were at least somewhat likely to seek such remote care after the pandemic ends.

But many concerns remain. Chief among them is worry about receiving care that is not as effective as an in-person visit. Roughly two-thirds of older adults said they were at least somewhat concerned with that.

Many also have some worry about not having a personal relationship with a doctor, running into information security or technical problems and a lack of privacy.

Judy Ostrom, for instance, didn't use remote care during the pandemic and has no plans to start.

"You don't know who's walking in and out of the room where the doctor is," the 60-year-old resident of La Pine, Oregon, said. "I love my family, but sometimes you want your conversation with your doctor to be confidential."

Some concerns were more concentrated among adults age 65 and older. For example, those patients were more worried about not having a personal relationship with their doctor and not having the appropriate devices compared with people ages 50 to 64.

Debra Nanez, 69, of Tucson, Arizona, said she sticks to audio-only telephone calls with her doctors when she does telehealth. The retired nurse worries about the security of any health information she'd have to enter into a website to do other forms of telehealth.

She also doesn't have a reliable way to do a video call.

"Sometimes my phone acts funny; it will work and then suddenly the phone will turn off," she said. "That's why I'll just do it telephonically. I have no problems with it."

People making less than $50,000 are roughly three times as likely as those with higher incomes to feel that having a doctor provide the necessary devices for a telehealth visit would be "very" or "extremely" helpful. The poll also found that people with lower incomes are more likely to say it would be helpful if the doctor provided assistance in using the technology.

Nonwhite respondents are especially likely to see telehealth as a way to avoid COVID-19 exposure. But they are also more concerned than white respondents about the security of their health information, both for telehealth and in-person care.

The poll finds nonwhite older Americans are also especially concerned about meeting with a provider who does not understand their cultural preferences.

Education about telehealth and a growing familiarity with the practice can help alleviate some of the lingering concerns patients have, according to Mei Kwong, executive director for the Center for Connected Health Policy.

Kwong's California-based nonprofit researches and promotes the use of virtual technology in health care. She noted that once the pandemic started, the clinics and hospitals that were most successful in converting patients to remote care took the time to explain it and even do test runs before people made actual visits.

But Kwong, who was not connected to the AP-NORC poll, noted that this sort of education wasn't widespread.

"Prior to the pandemic, telehealth was very niche," she said. "Then when the pandemic hit, (patients) were just basically slapped in the face with it.

"Nobody really explained what it was."

The AP-NORC poll of 1,000 adults age 50 and older was conducted between Nov. 12 and 15 with funding from The SCAN Foundation. It used a sample drawn from NORC's probability-based Foresight 50+ Panel of adults age 50 and older, which is designed to represent the U.S. population. The margin of sampling error for all respondents is plus or minus 4.3 percentage points.

PEOPLE'S PHARMACY PRESCRIPTIONS AND HOME REMEDIES

DGL made from licorice root a helpful herbal remedy

By Joe Graedon, M.S., and Teresa Graedon, Ph.D.
King Features Syndicate

Deglycyrrhizinated licorice is an herbal medicine made by removing the glycyrrhizin from licorice root. **DREAMSTIME**

Q: As I understand it, licorice is a valuable herbal remedy. However, it is not appropriate for people like me with high blood pressure.

I read somewhere that there is a process that can make licorice safer. What can you tell me about deglycyrrhizinated licorice?

A: DGL (deglycyrrhizinated licorice) is an herbal medicine made by removing the glycyrrhizin from licorice root. This compound is responsible for many of the side effects associated with natural licorice. Too much licorice can trigger headaches, low potassium levels, abnormal heart rhythms, reduced libido, edema (swelling) and high blood pressure.

People use DGL supplements to treat ulcers, canker sores and indigestion.

Q: I am suffering from a bum knee and hip arthritis. Going up and down stairs has become challenging. It takes me several days to recover from a vigorous walk.

Because I have high blood pressure, I am reluctant to take ibuprofen or naproxen. I don't want to risk a heart attack. What natural approaches can I try that won't give me a bellyache or affect my blood pressure?

A: You are wise to avoid NSAIDs with your medical history. Such drugs can be hard on the stomach, kidneys and heart.

There are arthritis remedies that might also help control blood pressure. One is tart cherry juice. It has anti-inflammatory activity and has been shown to ease knee pain due to osteoarthritis (Osteoarthritis and Cartilage, August 2013). It can also help improve blood pressure, lower cholesterol and reduce fasting blood glucose (European Journal of Nutrition, April 2021).

Another option to ease joint pain without increasing blood pressure is Certo and grape juice. Grape juice can even help lower blood pressure (Journal of the American College of Nutrition, September-October 2017).

In addition, the yellow pigment curcumin from the Indian spice turmeric has powerful anti-inflammatory activity. It has also been shown to help lower systolic blood pressure in people with hypertension (Pharmacological Research, December 2019).

Q: When I read in your newspaper column that soap could help restless legs syndrome, I really didn't believe it. But I was so desperate I was willing to try anything.

I sliced Ivory soap bars thin. Then I put the little pieces at the bottom of a full-body pillow, with the soap bars near my feet. Scraps and any soap chips created from slicing the soap go in my socks while I wear them around the house.

After three weeks, this crazy gimmick has worked. It even eliminated my leg cramps. Is it a placebo? I don't know, but I like the results.

Magnesium used to be my solution for RLS, but it really didn't work that well. Ivory soap also has a mild clean smell.

A: People describe RLS as a creepy-crawly sensation that compels them to move their legs. It often interferes with sleep. Scientists still do not know exactly what causes this distressing condition.

A hypothesis as to how soap might work involves the fragrance limonene. There is some research to suggest that this volatile compound activates TRP channels in the skin. This may calm hyperexcitable nerves (European Journal of Applied Physiology, August 2017).

In their column, Joe and Teresa Graedon answer letters from readers. Send questions to them via www.peoplespharmacy.com.

Q&A

Balance screen time, create a healthy home for children

Mayo Clinic

You can find ways to balance screen time. **DREAMSTIME**

Q: My daughter is turning 7 in a few months, and I am considering getting a tablet for her, especially given the increase in online learning. However, I'm unsure if this is good for her growth and development, and I don't want her spending all her time on it. Are there ways to balance screen time while still creating a healthy home environment?

A: Children are spending more time online with hybrid and distance learning thanks to COVID-19. The good news is that there are ways to balance your child's screen time while also creating a healthy home environment. However, it is important that you take the steps needed to monitor screen time, and allow for physical activity and critical thinking.

Electronics are a prevalent part of everyday personal and school life in today's culture, which is fine, but there are health benefits related to reducing screen time, such as improved physical health, decreased obesity, and more time to play and explore.

It is important to note that the American Academy of Pediatrics recommends no screen time for children under 2, one hour per day for children 2 to 12, and two hours per day for teens and adults. In your case, if you are worried about how much screen time you should allow your 7-year-old, try limiting to one hour per day.

These tips can help you trim your children's screen time, and balance time for other healthy growing habits:

■ Be accountable. Set expectations and goals with your children about reducing screen time.

■ Be realistic. If you start to notice your children spending too much leisure time on screens, start with setting attainable goals. Instead of jumping right to the recommended one hour per day, start by cutting their screen time back a little at a time.

■ Control content. There are free and paid apps that parents can use to manage access to appropriate content. Some of these apps also can allow you to set controls based on age, and schedule permissible screen time and automatic lock times.

■ Create electronic-free zones in the home, such as family meal areas. This will help manage expectations.

■ Maintain a good sleep routine. Sleep is an essential element of success for children. Aim for an early bedtime and a consistent routine of winding down. This includes no screen time leading up to bedtime.

■ Identify time for your child to be outside and playing. Getting outdoors and away from electronics is important. Play is good for your family's health.

■ Build in daily exercise. Though this may be during play time, exercise increases your endorphins, boosting your mood and improving physical health. And a healthy active lifestyle, away from electronics, can help your daughter maintain a healthy weight and prevent other health issues.

■ Spend quality time and engage. After work or school, spend time each day talking face-to-face with your child and give her your full attention. Remind your daughter of the importance of forming strong relationship bonds through in-person interaction. Engaging family time not only helps reduce screen time, but also builds a healthy home environment.

It's OK for your children to have fun on their electronics here and there. However, it is important to remember implementing small windows of screen time can have great health benefits and allow for quality family bonding.

— Madhan Prabhakaran, M.D., Family Medicine, Mayo Clinic Health System, Fairmont, Minnesota

Mayo Clinic Q&A is an educational resource and doesn't replace regular medical care. Email questions to MayoClinicQ&A@mayo.edu.

Writer unravels rare secrets of 'The Godfather'

Colorful book not only details making of film but also dives into world of Mafia

By Michael Granberry
The Dallas Morning News

A colorful new book tells you everything you thought you knew about the making of "The Godfather" but didn't.

Author Mark Seal has won a coveted "star" from Publishers Weekly for the book, whose title comes from one of the film's well-known lines, "Leave the Gun, Take the Cannoli."

Publishers Weekly praises the book for being full of "enthralling portraits," eye-opening details and "fascinating morsels for fans to savor."

But so many miles had to be traveled, so much cannoli had to be eaten, before Seal's effort became a handsome hardcover book, published by Gallery Books, a division of Simon & Schuster.

"I was a college freshman when I saw the movie on spring break in 1972 in Memphis. I felt like I was a kid when I walked in and an adult when I walked out," Seal, now 68, says. "I had never seen such a world before. It was so foreign to me. I just loved the movie and like everybody else became obsessed with it. You felt like you were part of that family, part of that whole world."

In 2008, Seal was contributing editor at Vanity Fair, which assigned him to write a story on the making of "The Godfather," whose 50th anniversary arrives in March. Feeling once again like the college kid who marveled at the cinematic classic that flickered in front of him, Seal was thrilled.

He began by jetting to the Beverly Hills mansion of Paramount studio executive Robert Evans, who told "the story of the film that had both made him and destroyed him."

Evans died in 2019, and author Mario Puzo, whose novel gave birth to "The Godfather" trilogy, passed away a decade before that. But the Vanity Fair piece, because of the legwork it demanded, begat a nearly 400-page book 13 years later. Seal conducted almost 100 interviews for the book alone.

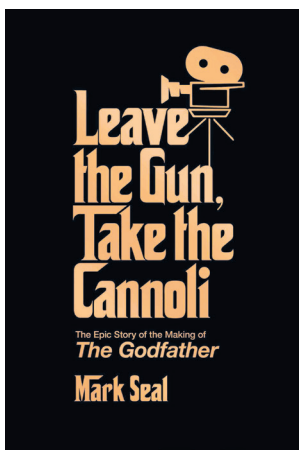
The enigmatic Evans was a good place to start. Evans took the enormous step of greenlighting a project that culminated in a fact he shared with Seal: "'The Godfather' did more business in six months than 'Gone with the Wind' did in 36 years."

And yet, the wrongheadedness of some of his wishes defies the imagination. At various times, Evans lobbied to have Robert Redford or even Ryan O'Neal, the star of Love Story, play Michael Corleone, whose portrayal landed Al Pacino an Oscar nomination.

In what would have been Paramount's biggest potential blunder, Evans and others at the studio initially opposed Coppola's desire to have an aging Marlon Brando play the title role. At one point, Evans suggested that Ernest Borgnine, the star of a 1960s sitcom called "McHale's Navy," would be better as Don Vito Corleone.

In Seal's words, the driven but tormented Coppola "saw the movie he wanted to make from the beginning," with casting at the heart of his vision. For the role of Michael, Coppola wanted then-stage actor Pacino, and Brando as the godfather, despite the studio thinking, in Seal's words, that the Oscar-winning best actor for the 1955 triumph "On the Waterfront" was "a washed-up has-been" at 47.

Actor Marlon Brando, left, and director Francis Ford Coppola get ready to film a scene in "The Godfather." Mark Seal conducted almost 100 interviews for his book on the making of the movie. **ANTHONY PESCATORE/NEW YORK DAILY NEWS ARCHIVE/GETTY**



'Leave the Gun, Take the Cannoli'
By Mark Seal, Gallery Books, 448 pages, $29.

The details Seal uncovers make his book a fun read, as do its wide array of profiles, which in this case are as rich as cannoli.

And then, of course, there's the force that makes "Leave the Gun, Take the Cannoli" such a page-turner: the Mafia itself. The book offers a deep dive into the scary world of La Cosa Nostra, about which Seal learned a lot from, among others, singer Al Martino, who plays a facsimile of Frank Sinatra in "The Godfather."

"Hollywood's greatest movie about the Mafia," Seal writes, "seemed to have been produced in some ways in tandem with the Mafia, as the capos of the mob went to war with the tough guys of the movie business, in some instances trading places, mobsters as actors, filmmakers as fixers."

He calls the influence of the real Mafia "substantial" in the making of "The Godfather."

Before "The Godfather" began shooting, the film's producer, Al Ruddy, was constantly being threatened. He and his staff "would trade cars," Seal says, to avoid being trailed. One night, his female assistant parked Ruddy's car in front of her home, only to hear gunshots blasting out the windshield, with a note attached "saying they didn't want the movie made."

And that, the author says, "was only the beginning."

At the center of it all was Coppola, who badly needed a break. Initially, Coppola was skeptical of Puzo's novel becoming anything more than a marginal motion picture. A breakthrough came when the director finally began to see it as the saga of a king and his sons, a Shakespearean story of family, which in Seal's view gave it the magic it needed.

Even so, moments after its release, Coppola felt less like a potential Oscar winner and more like a doomed failure. It wasn't until his wife phoned him in Paris, where he had traveled to write the screenplay for another Evans-Paramount film, "The Great Gatsby," that he began to see what soon became obvious — that he'd created something great. His wife told him that, in New York City alone, people were lining up around the block, clamoring to see his movie.

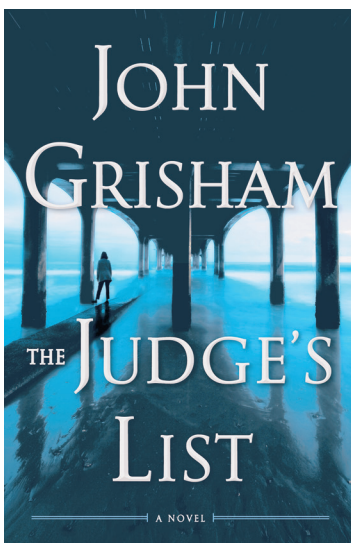
With an estimated budget of $6 million, a film once feared to be an economic boondoggle now has a worldwide gross approaching $250 million. Nominated for 11 Academy Awards, it won three: for best picture, best actor (Brando) and best adapted screenplay (Puzo and Coppola).

"I think it's the greatest picture of all time," Seal says, "and it wouldn't have been what it became without Francis Ford Coppola."

NATIONAL BESTSELLERS

HARDCOVER FICTION

1. "The Judge's List: A Novel" by John Grisham (Doubleday) *Last week: 1*



2. "The Stranger in the Lifeboat" by Mitch Albom (Harper) *Last week: 2*

3. "Wish You Were Here" by Jodi Picoult (Ballantine) *Last week: 6*

4. "The Wish" by Nicholas Sparks (Grand Central) *Last week: 3*

5. "The Lincoln Highway" by Amor Towles (Viking) *Last week: 4*

6. "Go Tell the Bees That I Am Gone: A Novel (Outlander)" by Diana Gabaldon (Delacorte) *Last week: 7*

7. "Cloud Cuckoo Land" by Anthony Doerr (Scribner) *Last week: 9*

8. "Under the Whispering Door" by TJ Klune (Tor) *Last week: 37*

9. "Fear No Evil" by James Patterson (Little, Brown) *Last week: 5*

10. "The Last Thing He Told Me" by Laura Dave (Simon & Schuster) *Last week: 10*

HARDCOVER NONFICTION

1. "The Comfortable Kitchen: 105 Laid-Back, Healthy, and Wholesome Recipes" by Alex Snodgrass (Morrow) *Last week: —*

the comfortable kitchen
A DEFINED DISH BOOK
105 LAID-BACK, HEALTHY, AND WHOLESOME RECIPES
alex snodgrass
NEW YORK TIMES BESTSELLING AUTHOR

2. "Atlas of the Heart: Mapping Meaningful Connection and the Language of Human Experience" by Brene Brown (Random House) *Last week: 1*

3. "The Real Anthony Fauci: Bill Gates, Big Pharma, and the Global War on Democracy and Public Health" by Robert F. Kennedy Jr. (Skyhorse) *Last week: 13*

4. "The 1619 Project: A New Origin Story" by Nikole Hannah-Jones (One World) *Last week: 6*

5. "Call Us What We Carry: Poems" by Amanda Gorman (Viking) *Last week: 2*

6. "Will" by Will Smith (Penguin Press) *Last week: 5*

7. "The Pioneer Woman Cooks — Super Easy!: 120 Shortcut Recipes for Dinners, Desserts, and More" by Ree Drummond (Morrow) *Last week: 3*

8. "Jesus Listens: Daily Devotional Prayers of Peace, Joy, and Hope (the NEW 365-day Prayer Book)" by Sarah Young (Thomas Nelson) *Last week: 7*

9. "Laptop from Hell: Hunter Biden, Big Tech, and the Dirty Secrets the President Tried to Hide" by Miranda Devine (Post Hill) *Last week: 26*

10. "The Storyteller: Tales of Life and Music" by Dave Grohl (Dey Street) *Last week: 4*

For the week ended Jan. 1, compiled from data from independent and chain bookstores, book wholesalers and independent distributors nationwide.

— Publishers Weekly

REVIEW

Andreades' daring debut follows cohort through life and beyond

By Dwight Garner
The New York Times

"A novel virus."

"Wait, like a book?"

That snippet of dialogue arrives near the end of "Brown Girls," Daphne Palasi Andreades' brash and talky first novel. She's about to kill off her characters, one by one. The virus nixes a few. Others are "caught in riptides, hit-and-runs, beneath ACs that fall." Still others slit their wrists or leap from bridges. Some die from "heart attacks, cancers, aneurysms." For some, the thief is simple old age.

This isn't a disaster novel. By the end of "Brown Girls," the women in it have led long and mostly agreeable lives. By beginning this review with their demises, I haven't planted a spoiler.

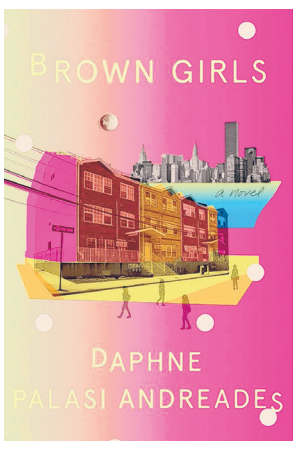
Who are these women we're talking about anyway? Andreades' novel has a collective narrator, as did Jeffrey Eugenides' novel "The Virgin Suicides" and Gwendolyn Brooks' poem "We Real Cool."

Sometimes it seems like Andreades is talking about a handful of particular women: "brown girls" who grew up together in an outer borough of New York City. At other times, audaciously, it's as if she's talking about every brown girl alive during the past century. What matters in this novel isn't that they die but how much life the author pumps into them while they're here.

"Brown Girls" achieves immediate liftoff. "We live in the dregs of Queens, New York," the novel begins, "where airplanes fly so low that we are certain they will crush us."

Two pages later:

"If you really want to know, we are the color of 7-Eleven root beer. The color of sand at Rockaway Beach when it blisters the bottoms of our feet. Color of soil. Color of the charcoal pencils our sisters use to rim their eyes. Color of grilled hamburger patties. Color of our mother's darkest thread, which she loops through the needle."



'Brown Girls'
By Daphne Palasi Andreades; Random House, 209 pages, $24.

It's a treat, always, to read language that's excited about itself. You wonder if Andreades will be able to keep it up over the course of a novel. If she doesn't, not quite, she comes close enough that she has put herself immediately on the radar screen.

We first meet the characters in "Brown Girls" — Nadira, Priya, Beatriz, Usha and others — when they're young. They live in brick apartment buildings. Their mothers clean houses. The girls use their sisters' handed-down cellphones. Years pass. Some go to local high schools. Others end up at conservatories like Juilliard. They learn the New York City subway lines "as if they are the very veins that run through our bodies."

"Brown girls, brown girls, brown girls," the author likes to repeat. She uses these repetitions for effect.

More years pass. Some girls attend the sorts of colleges where "even the garbage cans shine." Others worry: Are they fundamentally doctors, or are they nurses? Back home, many of their brothers are dealing drugs. A lot of the people they know remain in the country illegally.

Andreades follows her cohort into their careers, marriages, affairs and divorces, and into old age. Along the way a lot of subjects are turned over for examination. Like a DJ, the author picks up the needle and puts it back down in unexpected places.

Andreades' writing has economy and freshness. "Brown Girls" reads as much like poetry as it does like a novel, which is another way of saying: Don't arrive here expecting a good deal of plot.

The chapters are short, ramekin-size. The novel always seems to be stopping and starting over, the way Janet Malcolm did in "Forty-One False Starts," her New Yorker profile of painter David Salle.

This quality can relieve Andreades of doing the hard work of exploring character, or ideas, in real depth.

Some of these brown girls marry white boys, and they're conflicted about it. In bars, later in life, they stare at brown men. "Write our numbers on napkins. Leave, trembling."

Andreades follows her characters right into the afterlife. We slide down behind them, as if on a chute.

Death! It tastes like feces, she writes, and also like "water purified by gravel in the Loire." It's somehow in keeping with this fearless novel that tasting notes are provided.

Hartford Courant
SPORTS
COURANT.COM/SPORTS

With Muhl's return, UConn looks to get back on point

No. 11 Huskies meet Creighton in return to action for first time since Dec. 19

By Alexa Philippou
Hartford Courant

UConn's three-week layoff between games didn't do most people any favors. But if there was a silver lining, it allowed sophomore Nika Mühl to get healthy enough to return to the court after missing most of December with a nagging foot issue.

With four game cancellations after the holidays, Mühl only ended up missing three games in all, although she'll be limited to 15 minutes of action Sunday versus Creighton (10-3, 5-0 Big East).

Within 72 hours back in early December, the No. 11 Huskies (6-3, 1-0) found out they'd be without reigning national player of the year Paige Bueckers until February and Mühl for at least three weeks, leaving them without their two true point guards and just three guards overall for the foreseeable future. The results were a mixed bag, although the improvement was apparent game-to-game and the standout play of Caroline Ducharme against Louisville was a bright note.

Mühl's return isn't the answer to all of the Huskies' woes, but it certainly should be a step in the right direction. For one, the Huskies will finally be able to rest their guards more, even if Mühl is limited. And when she is in,

Turn to Women, Page 4

UP NEXT
UConn women vs. Creighton, Sunday, 1 p.m., Gampel Pavilion

UConn's Nika Muhl, left, reaches for a loose ball against Fort Hays State's Megan Earney in the second half of an exhibition game at Gampel Pavilion. UConn won 111-47. **CLOE POISSON/ SPECIAL TO THE COURANT**

MEN'S BASKETBALL SETON HALL 90, UCONN 87

A NEED FOR CLOSURE

As R.J. Cole and the UConn bench look on in the background, Seton Hall's Jared Rhoden, second from left, celebrates after stealing the ball with two seconds remaining in overtime. Cole, who had fouled out midway through the OT, and the Huskies lost a Big East thriller 90-87 on Saturday. **RICH SCHULTZ/GETTY**

UConn's inability to finish costly in another tight defeat

By Shreyas Laddha
Hartford Courant

NEWARK, N.J. — The UConn men's basketball team and close games are still a work in progress.

After a 17-day hiatus in play due to COVID-19 issues within the program, the Huskies lost an overtime heartbreaker to No. 24 Seton Hall 90-87 Saturday at the Prudential Center.

UConn had a chance to force a second overtime when Adama Sanogo caught a length-of-the-floor pass and missed on a jumper with time running out.

In regulation, R.J. Cole had tied the game for UConn at 77-77 with two free throws and 1:48 remaining. From that point neither team could score and, after Seton Hall's Bryce Aiken missed a three-pointer with two seconds left, they headed to overtime.

UConn's four losses have been by a combined 14 points, a fact not lost on coach Dan Hurley.

"We have to stop losing," he said. "I am tired of losing. We are all tired of losing. We've had excruciating loss, four of them. We could have won any of those games. We could easily be sitting as a top-5 team in the country if we closed out games a little bit better or found a way to win these, but we've got to stop losing."

UConn's biggest problem in the game were its 19 turnovers that led to 26 points for Seton Hall. Throw in UConn's foul issues (10 in the second half) and struggles to guard Seton Hall's guards, and the second Big East loss of the season resulted

Turn to UConn, Page 4

Coach Hurley says he is 'tired of losing'

NEWARK, N.J. — For most of his nine-minute postgame remarks, Dan Hurley, somewhat out of character, put a happy face on UConn's loss. The Huskies hadn't played in two weeks, only had a handful of practices coming out of health and safety protocols, some players really had only one.

And the Huskies were on the

Dom Amore

road, yet they played it nip and tuck with one of the best teams in the Big East and the country, up eight in the first half, up nine for a brief time in the second half, and took it to overtime. The word "excruciating" slipped in there, and that was Hurley's word for the upstart days of 2019-20, not planned for this season.

But just before he could leave the room, the sunshine was fading and grim realism took hold.

"We've got to stop losing," Hurley said. "I'm tired of losing, we are all tired of losing here. We've had excruciating losses, four of them, We could have won any of those games, and we could easily be sitting in the top five of the country right now if we closed out games a little bit

Turn to Amore, Page 4

Pats should want Bengals over the Bills in wild-card round

By Andrew Callahan
Boston Herald

FOXBOROUGH, Mass. — From the moment they finished waxing the Jaguars last weekend, the Patriots have been robotically consistent with their messaging about the end of the season.

Miami. Miami. Miami. That's all that matters.

But soon enough, the Dolphins will be in their rearview, a regular-season memory as meaningless as they allege next week is to them today. Next week, of course, will bring their first playoff game in two years; the game everyone else but the Pats have been waiting for.

With a win Sunday, the Patriots could theoretically land anywhere in the AFC bracket, though they're likely to finish as the No. 5 or. 6 seed. Assuming Buffalo and Kansas City win this weekend — as 17-point and 10-point favorites, respectively — the Pats' first-round opponent will either be the Bills and Bengals.

Of those two, Cincinnati should be at the top of the Pats' wish list.

For starters, the Bengals are simply a worse football team than Buffalo.

The Bills own the NFL's best point differential at plus-177, essentially double Cincinnati's margin at plus-89. Buffalo ranks third by Football Outsiders' DVOA, an all-encompassing efficiency metric that adjusts for opponent and game situations. Cincy sits at 17th, despite facing a comparable strength of schedule.

Offensively, the Bills have scored more points than the Bengals and out-rank them by DVOA. Buffalo's offense is also more effective at staying on schedule, boasting the NFL's sixth-highest success rate

Turn to Patriots, Page 7

Week 17

Washington at Giants, 1 p.m., Fox
Inside: Team leaders see no reason to dump Joe Judge. E7

Jets at Bills, 4:25 p.m., CBS-2
Inside: Rookie Wilson will have his hands full. E7

Patriots at Dolphins, 4:25 p.m., CBS-3

Safety Tip of the Day
Consider keeping a bag of sand or kitty litter in the car during the winter months in case you get stuck. If that happens, place sand or kitty litter under the drive wheels and accelerate slowly.
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SPORTS

UP NEXT

Patriots: at Dolphins, Sunday, 4:25 p.m.
Giants: Washington, Sunday, 1 p.m.
Jets: at Bills, Sunday, 4:25 p.m.
UConn MBB: St. John's (Gampel), Wednesday, 8:30 p.m.; at Providence, Saturday, 2 p.m.; Butler (XL), Jan. 18, 7 p.m.
UConn WBB: Creighton (Gampel), Sunday, 1 p.m.; at Butler, Wednesday, 7 p.m.; Xavier (XL), Saturday, noon
Celtics: Pacers, Monday, 7:30 p.m.; at Pacers, Wednesday, 7 p.m.; at 76ers, Friday, 7 p.m.
Knicks: Spurs, Monday, 7:30 p.m.; Mavericks, Wednesday, 7:30 p.m.; at Hawks, Saturday, 7:30 p.m.
Nets: Spurs, Sunday, noon; at Trail Blazers, Monday, 10 p.m.; at Bulls, Wednesday, 10 p.m.
UConn hockey: at AIC, Tuesday, 7 p.m.; Boston Univ., Friday, 7 p.m.; New Hampshire, Jan. 21, 7 p.m.
Bruins: at Capitals, Monday, 7 p.m.; Canadiens, Wednesday, 7 p.m.; Flyers, Thursday, 7 p.m.
Rangers: at Kings, Monday, 10:30 p.m.; at Sharks, Thursday, 10:30 p.m.; at Flyers, Saturday, 7 p.m.
Wolf Pack: Charlotte, Wednesday, 7 p.m.; at Providence, Friday, 7 p.m.; Laval, Saturday, 7:30 p.m.

TV/RADIO

BASKETBALL
12 p.m.: Womens College } Louisville at Georgia Tech. (Live) ACC
12 p.m.: St. Bonaventure at Dayton. (Live) CBSSN
12 p.m.: Womens College } Temple at UCF. (Live) ESPNU
12 p.m.: Womens College }St. Johns at Villanova. (Live) FS1
12 p.m.: San Antonio Spurs at Brooklyn Nets. (Live), YES.
1 p.m.: Womens College } Tennessee at Arkansas. (Live) SEC
1 p.m.: Womens College }Ole Miss at South Carolina. (Live) ESPN2
1 p.m.: Women's College: Creighton at UConn. (Live), SNY.
2 p.m.: Womens College } Miami at Virginia. (Live) ACC
2 p.m.: Richmond at Saint Louis. (Live) CBSSN
2 p.m.: UCF at SMU. (Live) ESPNU
2:30 p.m.: Davidson at VCU. (Live) USA
3 p.m.: Womens College } Georgia at Florida. (Live) SEC
3 p.m.: Womens College } Maryland at Indiana. (Live) ESPN2
3:30 p.m.: Raptors 905 at Motor City Cruise. (Live) NBA
4 p.m.: Womens College } Virginia Tech at Wake Forest. (Live) ACC
4 p.m.: Womens College } West Virginia at Iowa State. (Live) ESPNU
5 p.m.: Loyola-Chicago at Southern Illinois. (Live) ESPN2
6 p.m.: Womens College } Clemson at North Carolina. (Live) ACC
6 p.m.: Loyola-Chicago at Southern Illinois. (Live) ESPNU
6 p.m.: Indiana Pacers at Cleveland Cavaliers. (Live) NBA
10 p.m.: Minnesota Timberwolves at Los Angeles Lakers. (Live) SPRTNET
FOOTBALL
1 p.m.: Washington Football Team at New York Giants. (Live), FOX.
2 p.m.: Under Armour All-America Game. (Live) ESPN
4:25 p.m.: New England Patriots at Miami Dolphins. (Live), CBS-3.
4:25 p.m.: New York Jets at Buffalo Bills. (Live), CBS-2.8:20 p.m.: Minnesota Vikings at Green Bay Packers. (Live) NBC
HOCKEY
12:30 p.m.: St. Louis Blues at Minnesota Wild. (Taped) NHL
1 p.m.: Boston Bruins at Detroit Red Wings. (Live) SPRTNET
2:30 p.m.: 2022 IIHF World Junior Championship First Quarterfinal: Teams TBA. (Live) NHL
3:30 p.m.: Anaheim Ducks at Colorado Avalanche. (Live) SPRTNET
5 p.m.: 2022 IIHF World Junior Championship Second Quarterfinal: Teams TBA. (Live) NHL
7 p.m.: Calgary Flames at Chicago Blackhawks. (Live) SPRTNET
7:30 p.m.: 2022 IIHF World Junior Championship Third Quarterfinal: Teams TBA. (Live) NHL
10 p.m.: 2022 IIHF World Junior Championship Fourth Quarterfinal: Teams TBA. (Live) NHL
SOCCER
8:55 a.m.: Fútbol Premier League (Live) TELE
9 a.m.: Premier League Soccer Everton vs Brighton & Hove Albion. (Live) USA

BRUINS

Rask might rejoin team, skip minors

Associated Press

Bruins goaltender Tuukka Rask (40) might be able to play for the first time this season. **JOHN MINCHILLO/AP**

Boston Bruins coach Bruce Cassidy said goalie Tuukka Rask could rejoin the team without playing games in the minor leagues.

Rask, who hasn't played in the NHL since undergoing offseason labrum surgery on his hip, signed a professional tryout agreement with AHL Providence on Thursday.

However, the Providence Bruins' two games scheduled for this weekend against Lehigh Valley have been postponed because of COVID-19 issues involving the Phantoms. Providence is not scheduled to play again until Friday.

"To be honest, I'm not sure when he's going to play," Cassidy said after Boston's morning skate in advance of Saturday night's game at Tampa Bay. "So right now I can't give you the definitive plan. He's practicing and we'll try to get him in some game action wherever we can. He might have to start playing here and miss some assignments in Providence."

A decision is expected during the Bruins' seven-game homestand that starts Wednesday night against Montreal. Boston visits Washington on Monday night.

Rask, 34, has spent 14 seasons with Boston and is the franchise leader in wins. He has been working out at the Bruins' training facility for more than two months and eyeing the resumption of his career, which includes two All-Star selections and winning the 2013-14 Vezina Trophy and 2019-20 Jennings Trophy.

Rask's next game action will be his first since June when he allowed four goals in a Game 6 loss to the New York Islanders in Boston's second-round loss in the Stanley Cup Playoffs.

Stars end Penguins win streak: Roope Hintz and Joe Pavelski scored 75 seconds apart late in the third period, and the Stars stopped Pittsburgh's 10-game win streak with a 3-2 victory over the Penguins on Saturday at Dallas.

Hintz scored on a backhander at 16:14 after Pavelski converted a rebound at 14:59, sending the Stars to their fourth straight win.

Denis Gurianov also scored and Jake Oettinger stopped 27 shots for Dallas.

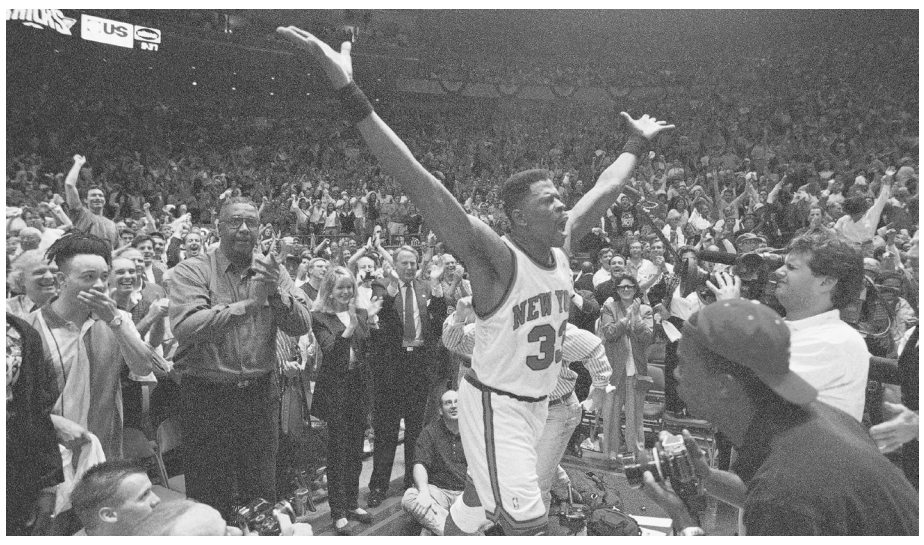
Jason Robertson assisted on all three goals.

Brian Dumoulin and Kasperi Kapanen scored in a 25-second span early in the first period for the Penguins. Tristan Jarry made 29 saves.

Pittsburgh had the NHL's longest winning streak this season. It is 18-1-1 when leading after two periods.

Before the game, the Penguins added forwards Bryan Rust and Brock McGinn to their COVID-19 protocol list. Rust had seven goals and four assists in Pittsburgh's last three games after missing the previous 11 with a lower-body injury.

The Penguins played with 11 forwards, with Jeff Carter, who was recently cleared from the protocol, appearing in his first game since Dec. 19.


Patrick Ewing (33) didn't always have the best relationship with Knicks fans. **CHARLES REX ARBOGAST/AP**

KNICKS

Ewing also got fed up with negativity from Knicks fans

By Stefan Bondy
New York Daily News

BOSTON — A common criticism of Julius Randle's 'STFU' message toward fans has been the well-worn 'today's athletes are too sensitive.' But there's evidence of another Knicks star lodging similar complaints over 25 years ago.

Patrick Ewing was starting his 12th season with the franchise in 1996 — and ninth consecutive as an All-Star — when he blasted fans at Madison Square Garden for their negativity.

"They're annoying me," Ewing said following a victory over the Clippers, according to the New York Times. "If they're going to act the way they act, they might as well stay home. If they're going to support us, then support us. If you go other places, even when the team is still playing bad, the fans still support them. Here, they support you one minute, then if something goes wrong, they jump off the bandwagon.

"I'm just tired of it. It's been like that for 12 years, and I'm fed up with it."

The Knicks were 12-6 at the time and on the way to a 57-win campaign, a record they have yet to again attain. Despite the success, Ewing, when asked about the vitriol from Knicks fans, remarked, "It's been worse this year."

Randle had also been a target for Knicks fans leading up to Thursday's victory over the Celtics, when he issued a thumbs-down gesture to the MSG fans and explained it was a message of "shut the f—k up."

Randle expressed regret for his reaction and was fined $25,000 by the league for "egregious use" of profanity.

Ewing's contemporaries, meanwhile, were piling on Randle.

"I never understand why players think you're supposed to get cheered when you're playing bad," TNT analyst Charles Barkley said on the air. "No, you're going to get booed when you're playing bad and you're going to get cheered when you win.

"This is the way this thing works. We ain't doctors, we ain't lawyers. If you play good, people cheer you. If you play bad, people boo you. That's the deal you make with fans."

Added Shaquille O'Neal, another Hall of Famer and TNT analyst, "In a city like New York, if you're the man on the team, gotta expect it. Heavy is the head that wears the crown.

"You're the man. I expect you to play good every night."

So what happened with Ewing?

Four years after he complained about the fans, the center demanded a trade and was shipped to the Sonics. Even one of the franchise's greatest players thought the microscope was too big.

"I felt — and this is me — I felt that we owed Patrick Ewing something," then-team president Dave Checketts told the Daily News. "The guy had gone hard the whole time he was with us. He had done everything we could possibly ask of him, and now he was sincerely saying to me, 'I want to go. I don't want finish my career in New York. I don't want to be under the microscope. I don't want the New York press calling for me to sit out. I want to be somewhere else.' And his choice was Seattle, and that's the team we made the deal with."

KNICKS

NBA fines Julius Randle for 'egregious use' of profanity

By Stefan Bondy
New York Daily News

BOSTON — Julius Randle's 'STFU' was costly.

The NBA made an example out of Randle by fining him $25,000 for "egregious use" of profanity, the league announced Saturday afternoon, even after the Knicks All-Star expressed regret for his language.

On Wednesday following practice, Randle said he didn't give a "f—k" and a "s—t" about criticism directed at his play. A day later — during a thrilling victory over the Celtics — Randle gestured thumbs-down at the fans and explained postgame it was a message to the fans to "shut the f—k up."

He had been upset by their booing earlier in the contest.

The league often ignores profanity in press conferences, but clearly it's viewed as a line crossed if directed toward fans. Randle released a statement of remorse Friday.

"I understand that my actions also represent the league, this organization, and the city, and that I should have handled things last night differently and expressed myself with more professionalism and more appropriate language in the heat of the moment," he wrote on Instagram. "My comment was an example of how sometimes you say things you regret to people you love, even if it came from a place of passion and deep love."

Randle had been fined $15,000 this season for throwing a ball into the stands at Madison Square Garden, even though it was in celebration and not frustration.

On the flip side, the league ignored it when Randle blasted referees after a November game in Barclays Center.

WNBA

Hammon gets shot as head coach

By Gary Washburn
Boston Globe

It was widely believed that Becky Hammon would become the first female head coach in NBA history. And it still may happen.

Yet, she felt inclined to accept the head coaching position with the Las Vegas Aces, including the highest salary offered to a WNBA coach, as a means of proving she's capable of leading a team.

Hammon appears fully invested in bringing the Aces a championship, but it's difficult not to believe she became discouraged with the NBA path after interviews with the Portland Trail Blazers and Orlando Magic produced little but exposure to the process.

Did these teams make mistakes by passing on Hammon? Perhaps. But eventually NBA teams are going to have to escape their comfort zone and hire a female head coach, as there is a growing number of qualified coaches ready to lead a men's team, including Hammon and South Carolina coach Dawn Staley.

Staley was approached by the Celtics for an interview but suggested the team hire Jerome Allen, who eventually left for an assistant position with the Detroit Pistons. But Staley is reportedly interested in joining the NBA in the right situation, and there's a number of rising female coaches at the NCAA level or who are NBA assistants that cannot be ignored.

Hammon, 44, has been packaged as the first, but she fell short. The Orlando job, which is a total rebuild and a team looking for a fresh start, may have been the perfect situation. Hammon insists she isn't settling for Las Vegas. The WNBA is an emerging league with several high-level coaches and standout players, but the question remains whether NBA teams are ready to open their league to a female head coach.

Hammon will remain on Gregg Popovich's staff with the San Antonio Spurs for the remainder of the season. She appeared grateful that Aces president Nikki Fargas had high regard for her coaching skills to essentially remove Bill Laimbeer and hire her for the position.

"When she first called, I had no intention of leaving the NBA at this point," Hammon said. "I came to the conclusion this was the best spot, an opportunity for me to sit in the big chair and be a head coach in a major professional sports league. I feel like I'm ready to have my own team and this is the organization that made it very obvious they wanted me really, really bad."

Said Fargas: "We weren't trying to move Bill out, but Becky was the best person that we felt was capable of leading the organization. We're recognizing talent and we are rewarding talent."

It was disappointing that with eight NBA head coaching vacancies this past offseason that not one team hired a female coach. It's going to eventually happen and it will be a landmark move. There have been countless failures to assume a man is always best for the job.

Hammon said she wants to prove she can run her own team, coach All-Star-caliber players, and push the Aces to a championship level. A'ja Wilson is the franchise's premier player.

"I have a lot more to give back to the sport," Hammon said. "I've sat behind arguably the best coach in basketball history and I've just sat in on so many meetings, so many practices, and I really tried to be a sponge. I'm here talking to you guys because I'm here, ready to be in that seat. I want to coach the highest-level basketball players.

"This is a step forward, being the head coach of the Las Vegas Aces is a step forward for myself, for women's basketball, and I think I can't emphasize the importance of this opportunity that I have. There's something to being a head coach.

"I sat in a lot of head coaching interviews. Two things that people said to me is you've only been in San Antonio and you've never been a head coach."

Hammon is still fighting the perception that women cannot be capable head coaches in men's sports. There are no female head coaches in NCAA Division 1 men's basketball. It's an issue that needs to be addressed."

Becky Hammon will get her chance as a head coach with the Las Vegas Aces of the WNBA next season. **ERIC GAY/AP**

SCOREBOARD

NBA

EASTERN CONFEREENCE

ATLANTIC	W	L	PCT	GB
Brooklyn	24	13	.649	—
Philadelphia	22	16	.579	2 ½
Toronto	19	17	.528	4 ½
New York	19	20	.487	6
Boston	18	21	.462	7

SOUTHEAST	W	L	PCT	GB
Miami	24	15	.615	—
Charlotte	20	19	.513	4
Washington	19	20	.487	5
Atlanta	17	21	.447	6 ½
Orlando	7	32	.179	17

CENTRAL	W	L	PCT	GB
Chicago	26	10	.722	—
Milwaukee	26	15	.634	2 ½
Cleveland	22	17	.564	5 ½
Indiana	14	25	.359	13 ½
Detroit	7	30	.189	19 ½

WESTERN CONFERENCE

SOUTHWEST	W	L	PCT	GB
Memphis	27	14	.659	—
Dallas	21	18	.538	5
San Antonio	15	23	.395	10 ½
New Orleans	14	25	.359	121
Houston	11	29	.275	15 ½

NORTHWEST	W	L	PCT	GB
Utah	28	11	.718	—
Denver	19	18	.514	8
Minnesota	19	20	.487	9
Portland	14	24	.368	13 ½
Oklahoma City	13	25	.342	14 ½

PACIFIC	W	L	PCT	GB
Phoenix	30	8	.789	—
Golden State	29	9	.763	1
L.A. Lakers	21	19	.525	10
L.A. Clippers	19	21	.475	12
Sacramento	16	25	.390	15 ½

SATURDAY'S RESULTS
Memphis 123, L.A. Clippers 108
Milwaukee at Charlotte, late
Orlando at Detroit, late
Utah at Indiana, late
New York at Boston, late
Miami at Phoenix, late

SUNDAY'S GAMES
San Antonio at Brooklyn, 12p.m.
Atlanta at L.A. Clippers, 3:30p.m.
New Orleans at Toronto, 6p.m.
Washington at Orlando, 6p.m.
Denver at Oklahoma City, 7p.m.
Minnesota at Houston, 7p.m.
Chicago at Dallas, 7:30p.m.
Cleveland at Golden State, 8:30p.m.
Sacramento at Portland, 9p.m.
Memphis at L.A. Lakers, 9:30p.m.

MONDAY'S GAMES
Milwaukee at Charlotte, 7p.m.
Utah at Detroit, 7p.m.
Indiana at Boston, 7:30p.m.
San Antonio at New York, 7:30p.m.
Philadelphia at Houston, 8p.m.
Brooklyn at Portland, 10p.m.
Cleveland at Sacramento, 10p.m.

TUESDAY'S GAMES
Oklahoma City at Washington, 7p.m.
Phoenix at Toronto, 7:30p.m.
Detroit at Chicago, 8p.m.
Golden State at Memphis, 8p.m.
Minnesota at New Orleans, 8p.m.
Denver at L.A. Clippers, 10:30p.m.

FRIDAY'S RESULTS
Philadelphia 119, San Antonio 100
Toronto 122, Utah 108
Milwaukee 121, Brooklyn 109
Chicago 130, Washington 122
Minnesota 135, Oklahoma City 105
Dallas 130, Houston 106
Denver 121, Sacramento 111
Cleveland 114, Portland 101
L.A. Lakers 134, Atlanta 118

ODDS

COLLEGE BASKETBALL FAVORITE	LINE	SUNDAY UNDERDOG
at Indiana	11½	Minnesota
at Niagara	3	Quinnipiac
Fort Wayne	1	at Robert Morris
at Harvard	2	Yale
at Marist	9½	Rider
Farifield	1½	at Siena
Cleveland State	1½	at Youngstown St.
at Memphis	8	Cincinnati
at James Madison	1	Hofstra
at Cleveland St.	8½	Elon
at Oakland	11½	Milwaukee
at Twoson	8	Northeastern
at Colorado	8½	Washington
at Ohio State	7½	Northwestern
at Montana St.	3	Montana
Wisconsin	1	at Maryland

NBA FAVORITE	LINE	O/U	SUNDAY UNDERDOG
at Brooklyn	off	(off)	San Antonio
at LA Clippers	off	(off)	Atlanta
at Orlando	off	(off)	Washington
at Toronto	7½	(220½)	New Orleans
Minnesota	5½	(229)	at Houston
Denver	7	(215)	at Okla. City
at Dallas	off	(off)	Chicago
at Golden State	off	(off)	Cleveland
Sacramento	2	(225)	at Portland
at LA Lakers	off	(off)	Memphis

NHL FAVORITE	LINE	UNDERDOG	SUNDAY Line
at St. Louis	-141	Dallas	+115
at Anaheim	-138	Detroit	+114

COLLEGE FOOTBALL FAVORITE	SP	O/U	MONDAY UNDERDOG
CFP National Championship Game			
Georgia	2½	(52½)	Alabama

NFL WEEK 18 FAVORITE	SP	O/U	SUNDAY UNDERDOG
at Cleveland	6	(37½)	Cincinnati
at Minnesota	4	(44½)	Chicago
Washington	7	(38)	at NY Gaitns
Green Bay	3	(44½)	at Detroit
Tennessee	10	(42)	at Houston
at Baltimore	3½	(41½)	Pittsburgh
Indianapolis	15½	(44)	at Jacksonville
at Arizona	5½	(48)	Seattle
New Orleans	3½	(39½)	at Atlanta
at Buffalo	16½	(40½)	NY Jets
at LA Rams	4	(44½)	San Fran.
New England	6½	(40)	at MIAMI
at Tampa Bay	8	(41½)	Carolina
LA Chargers	3	(48½)	at Las Vegas

For the latest odds, go to FanDuel Sportsbook, https://sportsbook.fanduel.com/

SOCCER

ENGLISH PREMIER LEAGUE

CLUB	GP	W	D	L	GF	GA	PTS
Man City	21	17	2	2	53	13	53
Chelsea	21	12	7	2	45	16	43
Liverpool	20	12	6	2	52	18	42
Arsenal	20	11	2	7	33	25	35
West Ham	20	10	4	6	37	27	34
Tottenham	18	10	3	5	23	20	33
Man United	19	9	4	6	30	27	31
Wolverhampton	19	8	4	7	14	14	28
Brighton	19	6	9	4	20	20	27
Leicester	18	7	4	7	31	33	25
Crystal Palace	20	5	8	7	29	30	23
Brentford	19	6	5	8	23	26	23
Aston Villa	19	7	1	11	25	30	22
Southampton	19	4	9	6	20	29	21
Everton	18	5	4	9	23	32	19
Leeds	19	4	7	8	21	37	19
Watford	18	4	1	13	22	36	13
Burnley	17	1	8	8	16	27	11
Newcastle	19	1	8	10	19	42	11
Norwich	19	2	4	13	8	42	10

TUESDAY'S MATCHES
Southampton vs. Brentford, 2:45p.m.
Everton vs. Leicester, 3p.m.

WEDNESDAY'S MATCH
West Ham vs. Norwich, 2:45p.m.

FRIDAY'S MATCH
Brighton vs. Crystal Palace, 3p.m.

SATURDAY, JAN. 15
Man City vs. Chelsea, 7:30a.m.
Burnley vs. Leicester, 10a.m.
Newcastle vs. Watford, 10a.m.
Norwich vs. Everton, 10a.m.
Wolverhampton vs. Southampton, 10 a.m.
Aston Villa vs. Man United, 12:30p.m.

SUNDAY, JAN. 16
Liverpool vs. Brentford, 9a.m.
West Ham vs. Leeds, 9a.m.
Tottenham vs. Arsenal, 11:30a.m.

NHL

EASTERN CONFERENCE

ATLANTIC	GP	W	L	OT	PTS	GF	GA
Tampa Bay	36	23	8	5	51	120	104
Florida	34	22	7	5	49	133	103
Toronto	32	22	8	2	46	108	78
Boston	30	17	11	2	36	87	79
Detroit	34	16	15	3	35	96	114
Buffalo	34	10	18	6	26	91	119
Ottawa	29	9	18	2	20	79	107
Montreal	34	7	23	4	18	73	123
METRO.	**GP**	**W**	**L**	**OT**	**PTS**	**GF**	**GA**
Carolina	32	24	7	1	49	112	69
N.Y. Rangers	35	22	9	4	48	102	90
Washington	35	20	7	8	48	120	94
Pittsburgh	34	20	9	5	45	112	89
New Jersey	35	14	16	5	33	102	122
Philadelphia	34	13	15	6	32	88	116
Columbus	32	15	16	1	31	102	115
N.Y. Islanders	28	10	12	6	26	64	80

WESTERN CONFERENCE

CENTRAL	GP	W	L	OT	PTS	GF	GA
Nashville	35	22	11	2	46	108	93
St. Louis	35	20	10	5	45	124	97
Colorado	30	20	8	2	42	130	97
Minnesota	32	20	10	2	42	119	100
Winnipeg	33	16	12	5	37	99	99
Dallas	31	17	12	2	36	91	92
Chicago	34	11	18	5	27	81	118
Arizona	32	7	22	3	17	70	124
PACIFIC	**GP**	**W**	**L**	**OT**	**PTS**	**GF**	**GA**
Vegas	37	23	13	1	47	134	111
Anaheim	36	18	11	7	43	111	99
Calgary	33	17	10	6	40	104	83
Edmonton	34	18	14	2	38	113	111
Los Angeles	34	16	13	5	37	93	93
San Jose	35	18	16	1	37	99	110
Vancouver	34	16	15	3	35	89	95
Seattle	33	10	19	4	24	92	122

NOTE: Two points for a win, one point for overtime loss. Top three teams in each division and two wild cards per conference advance to playoffs.

SATURDAY'S RESULTS
Dallas 3, Pittsburgh 2
Boston at Tampa Bay, late
Florida at Carolina, late
New Jersey at Columbus, late
San Jose at Philadelphia, late
Toronto at Colorado, late
Nashville at Arizona, late
Washington at Minnesota, late
Chicago at Vegas, late
N.Y. Rangers at Anaheim, late
Detroit at Los Angeles, late
Buffalo at Montreal, ppd
Seattle at Winnipeg, ppd
N.Y. Islanders at Edmonton, ppd
Ottawa at Vancouver, ppd

SUNDAY'S GAMES
Dallas at St. Louis, 2p.m.
Detroit at Anaheim, 8p.m.

MONDAY'S GAMES
Boston at Washington, 7p.m.
Tampa Bay at New Jersey, 7p.m.
Seattle at Colorado, 9p.m.
Ottawa at Edmonton, 10p.m.
N.Y. Rangers at Los Angeles, 10:30p.m.
Columbus at Montreal, ppd
Minnesota at Winnipeg, ppd

TUESDAY'S GAMES
Carolina at Philadelphia, 7p.m.
Chicago at Columbus, 7p.m.
Tampa Bay at Buffalo, 7p.m.
Vancouver at Florida, 7p.m.
Colorado at Nashville, 8p.m.
Pittsburgh at Anaheim, 10p.m.
Toronto at Vegas, 10p.m.
Detroit at San Jose, 10:30p.m.
N.Y. Islanders at Calgary, ppd

FRIDAY'S RESULTS
Carolina 6, Calgary 3
St. Louis 5, Washington 1

TENNIS

ATP CUP
Saturday in Sydney, outdoors-hard
SEMIFINAL: CANADA 2, RUSSIA 1
Daniil Medvedev (RTF) d. Felix Auger-Aliassime, 6-4, 6-0.
Denis Shapovalov (Can) d. Roman Safiullin, 6-4, 5-7, 6-4.
Felix Auger-Aliassime/Denis Shapovalov (Can) d. Daniil Medvedev/Roman Safiullin, 4-6, 7-5, 10-7.

ATP GREAT OCEAN ROAD OPEN
Saturday at Melbourne Park, Melbourne, Australia, outdoors-hard
MEN'S SINGLES, SEMIFINALS
#1 Rafael Nadal d. Emil Ruusuvuori, 6-4, 7-5.
Maxime Cressy d. #3Grigor Dimitrov, 7-5, 7-6(9).
MEN'S SINGLES, CHAMPIONSHIP
#1 Rafael Nadal vs. Maxime Cressy

WTA ADELAIDE INTERNATIONAL
Saturday at Memorial Drive Tennis Centre, Australia, outdoors-hard
WOMEN'S SINGLES, SEMIFINALS
#1 Ashleigh Barty d. #5 Iga Swiatek, 6-2, 6-4.
#7 Elena Rybakina d. Misaki Doi, 6-4, 6-3.
WOMEN'S SINGLES CHAMPIONSHIP
#1 Ashleigh Bart yvs. #7 Elena Rybakina

ATP MURRAY RIVER OPEN
Saturday at Melbourne Park, Melbourne, Australia, outdoors-hard
MEN'S SINGLES, SEMIFINALS
#1 Gael Monfils d. Thanasi Kokkinakis, 7-5, 6-0.
#2 Karen Khachanov d. #3 Marin Cilic, 7-6(3), 6-3.
MEN'S SINGLES, CHAMPIONSHIP
#1Gael Monfils vs. #2Karen Khachanov

WTA GIPPSLAND TROPHY
Saturday at Melbourne Park, Melbourne, Australia, outdoors-hard
WOMEN'S SINGLES, SEMIFINALS
Amanda Anisimova d. #3 Daria Kasatkina, 6-2, 6-0.
Aliaksandra Sasnovich d. #7Ann Li, 7-6(4), 2-6, 6-3.
WOMEN'S SINGLES, CHAMPIONSHIP
Amanda Anisimova vs. Aliaksandra Sasnovich

MELBOURNE SUMMER SERIES
Saturday at Melbourne Tennis Center, Australia; outdoors-hard
WOMEN'S SINGLES, SEMIFINALS
Veronika Kudermetova d. Naomi Osaka, walkover
WOMEN'S SINGLES, CHAMPIONSHIP
Simona Halep vs. Veronika Kudermetova, late

GOLF

LATE FRIDAY:
PGA TOUR SENTRY TOURNAMENT OF CHAMPIONS
2nd of 4 rounds; Kapalua Plantation GC, Kapalua, Maui, Hawaii, 7,596 yds; Par 73

Cameron Smith	65-64—129	-17
Jon Rahm	66-66—132	-14
Daniel Berger	66-66—132	-14
Patrick Cantlay	66-67—133	-13
Hideki Matsuyama	69-65—134	-12
Sungjae Im	67-67—134	-12
Kevin Na	67-68—135	-11
Sam Burns	72-64—136	-10
Seamus Power	71-65—136	-10
Si Woo Kim	71-65—136	-10
Xander Schauffele	69-67—136	-10
Stewart Cink	69-67—136	-10
Marc Leishman	69-67—136	-10
Brooks Koepka	68-68—136	-10
Matt Jones	70-67—137	-9
Bryson DeChambeau	69-68—137	-9
Cam Davis	69-68—137	-9
Kevin Kisner	69-68—137	-9
Joel Dahmen	68-69—137	-9
Garrick Higgo	68-69—137	-9
Erik van Rooyen	67-70—137	-9
Patrick Reed	74-64—138	-8
Branden Grace	69-69—138	-8
Viktor Hovland	69-69—138	-8
Talor Gooch	68-70—138	-8
Collin Morikawa	68-70—138	-8
Billy Horschel	72-67—139	-7
Max Homa	72-67—139	-7
Tony Finau	70-69—139	-7
Phil Mickelson	71-69—140	-6
Jordan Spieth	71-69—140	-6
Justin Thomas	74-67—141	-5
Abraham Ancer	72-69—141	-5
Jason Kokrak	72-70—142	-4
Lucas Herbert	69-73—142	-4
Harris English	73-70—143	-3
Lucas Glover	74-69—143	-3
K.H. Lee	72-71—143	-3

COLLEGE FOOTBALL

UPCOMING BOWLS
MONDAY'S FINAL
CFP Championship Game, Indianapolis
Alabama (13-1) vs. Georgia (13-1), 8 p.m.

NCAA FCS CHAMPIONSHIP
Saturday's final
Toyota Stadium, Frisco, Texas
North Dakota St. 38, Montana State 10

COLLEGE BASKETBALL

MEN'S AP TOP 25 FARED
No. 1 Baylor (15-0) beat TCU 76-64. Next: vs. No. 25 Texas Tech, Tuesday.
No. 2 Duke (12-1) vs. Miami. Next: at Wake Forest, Wednesday.
No. 3 Purdue (13-2) beat Penn St 74-67. Next: at Michigan, Tuesday.
No. 4 Gonzaga (11-2) vs. Pepperdine. Next: vs. BYU, Thursday.
No. 5 UCLA (9-1) at California. Next: vs. Oregon, Thursday.
No. 6 Kansas (12-2) lost to No. 25 Texas Tech 75-67. Next: vs. #11 Iowa St., Tue.
No. 7 Southern Cal (13-0) did not play. Next: vs. Oregon St., Thursday.
No. 8 Arizona (12-1) did not play. Next: Colorado St., Thursday.
No. 9 Auburn (13-1) vs. Florida. Next: at No. 15 Alabama, Tuesday.
No. 10 Michigan St. (13-2) did not play. Next: vs. Minnesota, Wednesday.
No. 11 Iowa St. (13-2) lost to Oklahoma 79-66. Next: at No. 6 Kansas, Tuesday.
No. 12 Houston (14-2) beat Wichita St. 76-66. Next: at Tulsa, Saturday.
No. 13 Ohio St. (9-3) did not play. Next: vs. Northwestern, Sunday.
No. 14 Texas (12-3) lost to Oklahoma St. 64-51. Next: vs. Oklahoma, Tuesday.
No. 15 Alabama (11-4) lost to Missouri 92-86. Next: vs. No. 9 Auburn, Tuesday.
No. 16 Kentucky (12-3) beat Georgia 92-77. Next: at Vanderbilt, Tuesday.
No. 16 Providence (14-2) beat St. John's 83-73. Next: at Creighton, Tuesday.
No. 18 Tennessee (10-4) lost to #21 LSU 79-67. Next: vs. South Carolina, Tuesday
No. 19 Villanova (11-4) beat DePaul 79-64. Next: at Xavier, Wednesday.
No. 20 Colorado St. (11-1) losto San Diego St. 79-49. Next: at Utah St., Wed.
No. 21 LSU (14-1) beat #18 Tennessee 79-67. Next: at Florida, Wednesday.
No. 22 Xavier (12-2) did not play. Next: vs. Villanova, Wednesday.
No. 23 Wisconsin (12-2) did not play. Next: at Maryland, Sunday.
No. 24 Seton Hall (11-3) beat UConn 90-87 (OT). Next: at DePaul, Thursday.
No. 25 Texas Tech (11-3) beat No. 6 Kansas 75-67. Next: at #1 Baylor, Tuesday.

SATURDAY'S SCORES
EAST
Amherst 73, Williams 65
Columbia 73, Penn 69
Dartmouth 58, Brown 46
Dayton 83, George Washington 58
Duquesne 78, UMass 74
Johns Hopkins 80, Haverford 61
LIU 75, St. Francis (Pa.) 70, OT
La Roche 94, Alfred St. 80
Mass.-Lowell 66, UMBC 64
Merrimack 66, CCSU 57
Moravian 77, Goucher 75
Mount St. Mary's 69, St. Francis (NY) 61
NJIT 67, Binghamton 56
New Hampshire 64, Albany (NY) 62
Pittsburgh 69, Boston College 67
Princeton 72, Cornell 70
Purdue 74, Penn St. 67
Rutgers 93, Nebraska 65
Stony Brook 80, Maine 72
Temple 78, East Carolina 75
VCU 85, La Salle 66
Wagner 2, Sacred Heart 0
West Virginia 71, Kansas St. 68
Worcester Tech 67, MIT 49
SOUTH
Alabama St. 72, Jackson St. 57
Alcorn St. 78, Alabama A&M 71
Arkansas St. 90, Louisiana-Monroe 83
Belmont 81, UT Martin 55
Chattanooga 85, The Citadel 67
Clark Atlanta 79, Fort Valley St. 74
Clemson 70, NC State 65
Coppin St. 74, SC State 65
Davidson 72, Rhode Island 68
Florida Southern 66, Eckerd 63
Furman 81, Mercer 66
Gardner-Webb 78, Hampton 69
Ga Southern 74, Texas-Arlington 73, OT
Grambling St. 68, Bethune-Cookman 66
Jacksonville 69, Florida Gulf Coast 66
Morehead St. 66, Austin Peay 55
NC A&T 73, Radford 72
New Orleans 80, Northwestern St. 79
North Carolina 74, Virginia 58
North Georgia 67, Lander 59
Notre Dame 72, Georgia Tech 68, OT
SC-Upstate 82, Presbyterian 72
Samford 85, W. Carolina 60
South Carolina 72, Vanderbilt 70
Southern U. 80, Florida A&M 66
Stetson 68, North Florida 66, OT
Tennessee St. 95, SE Missouri 84
Troy 68, Appalachian St. 53
Tulane 68, South Florida 54
Tusculum 85, Catawba 73
Tuskegee 86, Spring Hill 54
UNC-Asheville 82, Chas Southern 59
UNC-Greensboro 72, VMI 56
W. Kentucky 84, FIU 71
Wake Forest 77, Syracuse 74, OT
Wofford 68, ETSU 57
MIDWEST
Ball St. 78, E. Michigan 72
Bellarmine 66, E. Kentucky 61
Bowling Green 87, Miami (Ohio) 83, OT
Drake 60, Evansville 59
Lakeland 85, Illinois Tech 67
Murray St. 74, SIU-Edwardsville 69
N. Dakota St. 71, Omaha 67
N. Iowa 85, Missouri St. 84
Oral Roberts 87, W. Illinois 86
S. Dakota St. 84, South Dakota 65
S. Illinois 63, Valparaiso 60
Toledo 94, N. Illinois 63
Wright St. 72, IUPUI 58
SOUTHWEST
Louisiana Tech 79, UTSA 63
North Texas 70, Middle Tennessee 63
Rice 85, UAB 80
Texas A&M 86, Arkansas 81
WEST
CS Northridge 68, Cal Poly 55
Chicago St. 58, Cal Baptist 56
E. Washington 96, Idaho 93
Hawaii 72, Long Beach St. 67
Sacramento St. 85, N. Colorado 71

WOMEN'S AP TOP 25 FARED
No. 1. South Carolina (14-1) did not play. Next: vs. No. 21 Kentucky, Sunday.
No. 2. Stanford (10-3) did not play. Next: vs. Gonzaga, Sunday.
No. 3. Louisville (13-1) beat Pittsburgh 81-39. Next: at Miami, Sunday.
No. 4. Arizona (11-0) did not play. Next: at Southern Cal, Sunday.
No. 5. NC State (13-2) did not play. Next: at Miami, Sunday.
No. 6. Indiana (12-2) did not play. Next: vs. Nebraska, Thursday.
No. 7. Tennessee (14-1) did not play. Next: at Mississippi, Sunday.
No. 8. Michigan (12-2) did not play. Next: vs. Rutgers, Sunday.
No. 9. Texas (10-2) did not play. Next: at No. 14 Baylor, Sunday.
No. 10. Maryland (11-4) did not play. Next: at Minnesota, Sunday.
No. 11. UConn (6-3) did not play. Next: vs. Creighton, Sunday.
No. 12. Iowa St. (14-1) beat TCU 78-47. Next: at Kansas St., Tuesday.
No. 13. LSU (14-2) did not play. Next: at Auburn, Sunday.
No. 14. Baylor (10-3) did not play. Next: vs. No. 9 Texas, Sunday.
No. 15. Georgia (12-3) did not play. Next: vs. Alabama, Sunday.
No. 16. Georgia Tech (10-3) did not play. Next: vs. Virginia, Sunday.
No. 17. Duke (10-2) did not play. Next: at Syracuse, Sunday.
No. 18. BYU (12-1) beat Pacific 94-68. Next: vs. Saint Mary's (Cal), Thursday.
No. 19. North Carolina (13-1) did not play. Next: vs. Virginia Tech, Sunday.
No. 20. Notre Dame (11-3) did not play. Next: at Wake Forest, Thursday.
No. 21. Kentucky (8-3) did not play. Next: at No. 1 South Carolina, Sunday.
No. 22. Iowa (7-4) did not play. Next: at Nebraska, Sunday.
No. 23. Oklahoma (13-2) beat Kansas 82-68. Next: vs. No. 14 Baylor, Wed.
No. 24. South Florida (11-4) did not play. Next: vs. Wichita St., Sunday.
No. 25. Texas A&M (10-4) did not play. Next: vs. Florida, Sunday.

NFL

AMERICAN CONFERENCE

EAST	W	L	T	PCT	PF	PA
x-Buffalo	10	6	0	.625	456	279
x-New England	10	6	0	.625	438	270
e-Miami	8	8	0	.500	308	349
e-N.Y. Jets	4	12	0	.250	300	477
SOUTH	**W**	**L**	**T**	**PCT**	**PF**	**PA**
y-Tennessee	11	5	0	.688	391	329
Indianapolis	9	7	0	.563	440	339
e-Houston	4	12	0	.250	255	424
e-Jacksonville	2	14	0	.125	227	446
NORTH	**W**	**L**	**T**	**PCT**	**PF**	**PA**
y-Cincinnati	10	6	0	.625	444	355
Pittsburgh	8	7	1	.531	327	385
Baltimore	8	8	0	.500	374	376
e-Cleveland	7	9	0	.438	328	355
WEST	**W**	**L**	**T**	**PCT**	**PF**	**PA**
y-Kansas City	12	5	0	.706	480	364
L.A. Chargers	9	7	0	.563	442	424
Las Vegas	9	7	0	.563	339	407
e-Denver	7	10	0	.412	335	322

NATIONAL CONFERENCE

EAST	W	L	T	PCT	PF	PA
y-Dallas	11	5	0	.688	479	332
Philadelphia	9	7	0	.563	418	334
e-Washington	6	10	0	.375	313	427
e-N.Y. Giants	4	12	0	.250	251	394
SOUTH	**W**	**L**	**T**	**PCT**	**PF**	**PA**
y-Tampa Bay	12	4	0	.750	470	336
New Orleans	8	8	0	.500	334	315
e-Atlanta	7	9	0	.438	293	429
e-Carolina	5	11	0	.313	287	363
NORTH	**W**	**L**	**T**	**PCT**	**PF**	**PA**
z-Green Bay	13	3	0	.813	420	334
e-Minnesota	7	9	0	.438	394	409
e-Chicago	6	10	0	.375	294	376
e-Detroit	2	13	1	.156	288	437
WEST	**W**	**L**	**T**	**PCT**	**PF**	**PA**
x-L.A. Rams	12	4	0	.750	436	345
x-Arizona	11	5	0	.688	419	328
San Francisco	9	7	0	.563	400	341
e-Seattle	6	10	0	.375	357	336

e-eliminated from playoffs, x-clinched playoff spot, y-clinched division z-clinched home-field advantage

WEEK 18
SATURDAY'S RESULTS
Kansas City 28, Denver 24
Dallas at Philadelphia, late

SUNDAY'S GAMES
Chicago at Minnesota, 1p.m.
Cincinnati at Cleveland, 1p.m.
Green Bay at Detroit, 1p.m.
Indianapolis at Jacksonville, 1p.m.
Pittsburgh at Baltimore, 1p.m.
Tennessee at Houston, 1p.m.
Washington at N.Y. Giants, 1p.m.
Carolina at Tampa Bay, 4:25p.m.
N.Y. Jets at Buffalo, 4:25p.m.
New England at Miami, 4:25p.m.
New Orleans at Atlanta, 4:25p.m.
San Francisco at L.A. Rams, 4:25p.m.
Seattle at Arizona, 4:25p.m.
L.A. Chargers at Las Vegas, 8:20p.m.
End of regular season

KANSAS CITY 28, DENVER 24

Kansas City	**7**	**3**	**7**	**11**	**— 28**
Denver	**7**	**7**	**7**	**3**	**— 24**

First Quarter
KC: Kelce 3pass from Mahomes (Butker kick), 6:08.
Den: Lock 5run (McManus kick), :26.
Second Quarter
Den: Lock 23run (McManus kick), 7:51.
KC: FG Butker 34, 2:18.
Third Quarter
KC: McKinnon 14pass from Mahomes (Butker kick), 10:43.
Den: M.Gordon 47run (McManus kick), 9:02.
Fourth Quarter
KC: FG Butker 51, 14:44.
KC: Bolton 86fumble return (Mahomes run), 7:42.
Den: FG McManus 31, 4:37.
A: 76,012.

TEAM STATS	KC	DEN
First downs	28	18
Total net yards	390	364
Rushes-yards	29-135	28-191
Passing	255	173
Punt returns	1-5	0-0
Kickoff returns	0-0	1-0
Interceptions ret.	0-0	0-0
Comp-att-int	27-44-0	13-25-0
Sacked-yards lost	1-15	1-5
Punts	2-50.5	3-48.333
Fumbles-lost	0-0	1-1
Penalties-yards	5-45	6-45
Time of possession	33:04	26:56

RUSHING: Kansas City, Mahomes 9-54, Gore 7-30, McKinnon 5-24, Williams 7-17, Hardman 1-10. Denver, M.Gordon 12-110, J.Williams 12-46, Lock 4-35.
PASSING: Kansas City, Mahomes 27-44-0-270. Denver, Lock 12-24-0-162, Sutton 1-1-0-16.
RECEIVING: Kansas City, Hardman 8-103, Pringle 5-56, Kelce 4-34, Williams 3-30, McKinnon 3-26, Robinson 3-19, Hill 1-2. Denver, T.Patrick 6-95, Jeudy 2-30, J.Williams 2-18, Fant 1-16, Sutton 1-13, M.Gordon 1-6.
MISSED FIELD GOALS: None.

TAKE-AWAYS GIVE-AWAYS

	TAKE			GIVE			
AFC	I	F	T	I	F	T	TO
Indianapolis	19	14	33	7	10	17	+16
New England	23	7	30	12	8	20	+10
Buffalo	19	11	30	16	6	22	+8
Houston	17	8	25	15	7	22	+3
Kansas City	15	13	28	13	12	25	+3
Denver	13	6	19	9	8	17	+2
L.A. Chargers	11	10	21	14	5	19	+2
Pittsburgh	11	8	19	10	9	19	0
Cleveland	13	6	19	13	7	20	-1
Cincinnati	12	7	19	14	7	21	-2
Miami	13	10	23	14	12	26	-3
Tennessee	16	6	22	14	11	25	-3
Baltimore	8	6	14	16	7	23	-9
Las Vegas	5	8	13	14	10	24	-11
N.Y. Jets	7	7	14	20	7	27	-13
Jacksonville	6	1	7	17	12	29	-22
Totals	**208**	**128**	**336**	**218**	**138**	**356**	**-20**

	TAKE			GIVE			
NFC	I	F	T	I	F	T	TO.
Green Bay	18	8	26	5	5	10	+16
Dallas	25	8	33	11	9	20	+13
Arizona	12	13	25	11	3	14	+11
Minnesota	14	8	22	7	6	13	+9
Tampa Bay	16	11	27	13	7	20	+7
Seattle	11	6	17	6	5	11	+6
New Orleans	18	5	23	13	5	18	+5
L.A. Rams	17	6	23	16	5	21	+2
Philadelphia	12	4	16	9	6	15	+1
Atlanta	12	8	20	14	9	23	-3
San Francisco	7	11	18	12	10	22	-4
N.Y. Giants	15

WOMEN'S BASKETBALL
Sunday: vs. Creighton at Gampel, 1 p.m., SNY

MEN'S BASKETBALL
Wednesday: vs. St. John's at Gampel, 8:30 p.m., FS1

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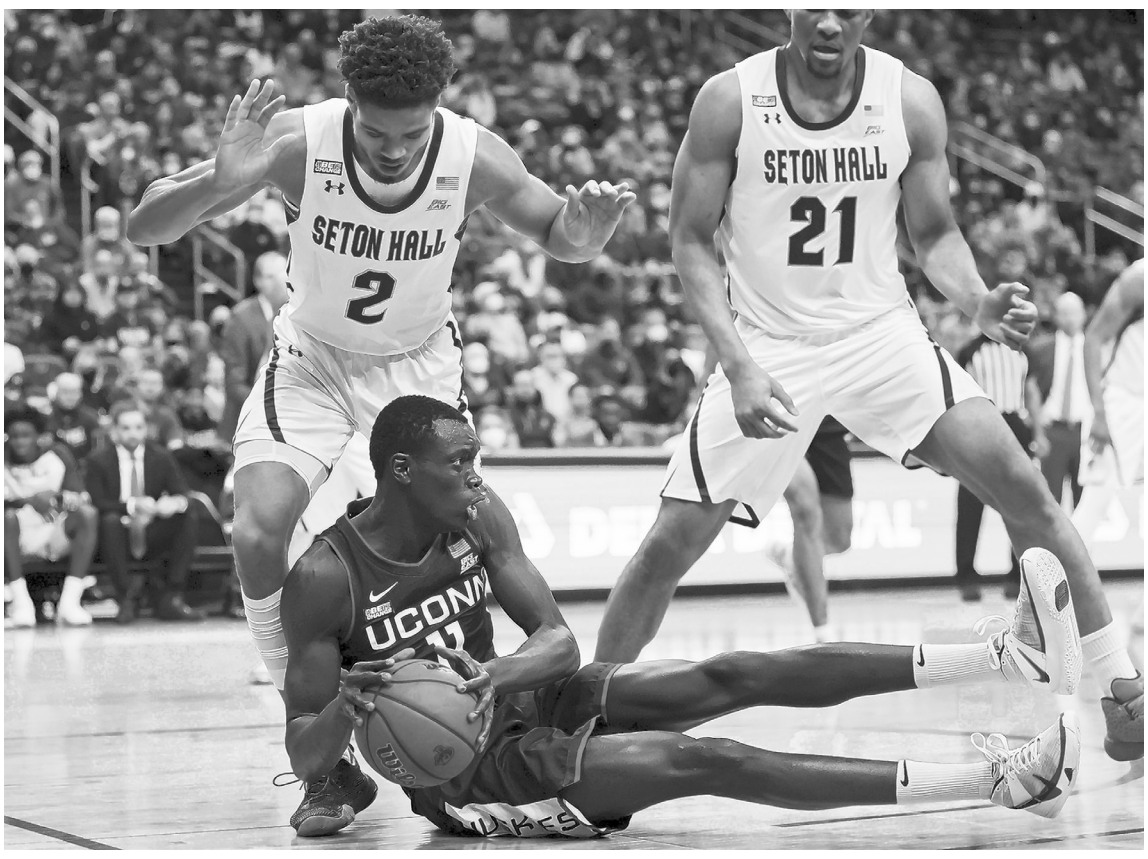


Connecticut forward Akok Akok looks to pass under Seton Hall forward Tray Jackson, left, during the first half Saturday, in Newark, N.J. **ADAM HUNGER/AP**

UConn

from Page 1

even though the Huskies outrebounded Seton Hall, 40-25, while shooting 14-for-23 (60.9%) from 3.

"We need to eliminate the little things, the mistakes, the turnovers," Cole said. "We need to get stops on the defensive end and not play like a track meet where we score and they score ... just eliminate the little things."

Seton Hall guard Kadary Richmond had a season-high 27 points and Jared Rhoden added 15, including the 1,000th of his career. Bryce Aiken played a pivotal role late with huge baskets in overtime, finishing with 22 points.

Sanogo led UConn (10-4, 1-2) with 18 points on 8-for-16 shooting from the field and added a game-high 16 rebounds. Cole chipped in 15 points on 4-for-13 shooting from the field but was missed for the latter part of the OT when he fouled out with 2:19 remaining.

Sanogo started his first game since UConn's 72-63 victory over Maryland Eastern Shore on Nov. 30 and played 32 minutes. He had four games with an abdominal strain before seeing 13 minutes in a 78-70 win against Marquette. He came into this game questionable to play with a hamstring injury.

By the 13-minute mark, Sanogo already had eight points on 4-for-4 shooting. He got to his spots in the post, took smart shots, and perhaps most importantly, passed out of tough shots.

"I feel 100 percent," Sanogo said after playing 32 minutes. "It felt great. I was not supposed to play that many minutes, but I played and I feel great. Coach was saying under 20 minutes."

Both teams came out the gate shooting well with Seton Hall (11-4, 2-2) leading 13-11 at the 14:45 mark when a media timeout was taken. UConn took off on a 25-15 run and had a 36-28 lead with 4:35 left in the half.

On the defensive end, the usually dependable Huskies' defense struggled. Seton Hall shot 15-for-29 (51.7%), including 4-for-8 from 3. UConn's biggest issue was letting the Pirates get pivotal rebounds that led to second-half points. The Huskies did force eight Seton Hall turnovers and led 41-37 at the break.

In the second half, the Pirates regained the lead after Aiken made a 3 to put them up 42-41.

Putting away Seton Hall was no easy task. At one point Richmond scored 17 straight points,including an astonishing 6-for-6 from the field after scoring just two in the first half. With 11:48 left in the half, he hit a huge 3 to put Seton Hall up 62-61. UConn's defense struggled in the second half, allowing Seton Hall to make nine of its last 10 field goals at one point.

"We just couldn't guard (Richmond)," Hurley said. "Especially when they put him out there with three big-time perimeter guys."

While this was a frustrating loss for the Huskies, Hurley wasn't all doom and gloom. UConn played 5-on-5 for the first time as team since Dec. 21.

SETON HALL 90, UCONN 87 (OT)

UConn	M	FG	FT	RB	A	PF	PT
Sanogo	32	8-16	2-3	16	1	3	18
Cole	36	4-13	5-5	4	4	5	15
Martin	38	5-11	0-0	3	3	3	13
Jackson	36	3-6	2-2	6	2	2	10
Akok	19	2-4	0-0	0	2	1	6
Polley	22	4-8	0-0	2	0	1	11
Whaley	23	2-3	0-0	3	2	3	5
Hawkins	9	2-3	0-0	2	0	0	5
Gaffney	10	1-2	2-2	0	4	1	4
TOTALS—		31-66	11-12	40	18	19	87

Three-point goals: 14-23, 60.9(Martin 3-4, Polley 3-5, Jackson 2-3, Cole 2-4, Akok 2-4, Hawkins 1-1, Whaley 1-2). FG pct.: 47.0. FT pct.: 91.7. Team **rebounds:** 4. **Turnovers:** 19(Martin 5, Jackson 4, Cole 3, Hawkins 3, Sanogo, Polley, Gaffney, Team). **Blocks:** 7(Sanogo 3, Martin, Jackson, Polley, Whaley). **Steals:** 6(Martin 2, Sanogo, Cole, Jackson, Whaley).

Seton Hall	M	FG	FT	RB	A	PF	PT
Aiken	32	6-13	8-9	2	7	1	22
Rhoden	41	6-13	2-2	6	1	2	15
Jackson	27	4-5	0-0	1	0	2	10
Cale	28	2-5	3-4	4	1	5	7
Obiagu	33	1-2	0-0	0	0	1	2
Richmond	27	10-13	6-8	1	1	0	27
Samuel	18	3-8	1-1	7	0	0	7
Harris	19	0-0	0-0	1	0	1	0
TOTALS	—	32-59	20-24	25	10	12	90

Three-point goals: 6-15, 40.0(Jackson 2-3, Aiken 2-6, Rhoden 1-1, Richmond 1-3, Cale 0-1, Samuel 0-1). FG pct.: 54.2. FT pct.: 83.3. Team **rebounds:** 3. **Turnovers:** 12(Richmond 3, Samuel 3, Aiken 2, Cale 2, Jackson, Obiagu). **Blocks:** 9(Obiagu 6, Samuel 3). **Steals:** 9(Richmond 3, Cale 2, Samuel 2, Rhoden, Harris).
UConn; 41; 36; 10; —; 87
Seton Hall; 37; 40; 13; —; 90
Officials: Clougherty, Simpson, Roberts. Att.: 10,977at Prudential Center, Newark, N.J.

"I am proud of the way we played and to show up the way we did I thought was pretty impressive," he said. "In terms of the effort we gave and the chances we gave ourselves it probably would have been the best win since I've been here considering all things."

UConn heads home to face Big East foe St. Johns on Wednesday at Gampel Pavilion.

Amore

from Page 1

better, or found a way to win these."

This is a common lament, but as that other Jersey guy, Bill Parcells, said long ago, a team is what its record says it is. Right now, the Huskies' record says 10-4, 1-2 in the league. They are no longer in the top 25 and have ground to make up after the 90-87 loss to Seton Hall at the Prudential Center on Saturday.

The two-week layoff due to COVID-19 was beyond their control, and rust would be an inevitable consequence. Fatigue down the stretch would be, too. However, rust and fatigue aren't columns in the conference standings nor tangible tournament metrics. This was an great opportunity against a "Quadrant One" opponent, vital for a postseason resume. It felt like a postseason game, a Sweet 16 game, Hurley said, and he might have considered it his finest win since coming to UConn.

And it got away, as did the Big East opener against Providence before a packed XL Center; the nonconference test at West Virginia; and the second game in the Bahamas against Michigan State, where a win could have put the Huskies on the floor against top-ranked Baylor, instead of Virginia Commonwealth in a consolation game. Four losses by a total of 14 points.

They've had some impressive, gritty wins, too, over Auburn in the Battle 4 Atlantis and at Marquette, but there are only so many opportunities like these to a season, and UConn's near misses are adding up.

As Hurley walked down the hallway to the locker room, greeting old friends on his old stomping ground, he expanded on that.

"The games were all different," he said. "Today was probably a little bit of fatigue, having not played in couple of weeks. Sometimes its not getting the big stop. Sometimes it's not playing good situational basketball, like coming an over-the-back in the Bahamas to begin the cascade of giving that game away. It's all different types of scenarios."

This was all true two years ago, Hurley's second season, when the Huskies lost close game after close game until finally figuring out how to win them in February. They won enough of them last year to make the NCAA Tournament, the most important win at Seton Hall in this building.

It's 2022 now and the rebuilding is done, but the process of learning how to win is something a program has to go through every year, with different players, different circumstances, opponents, in this case an unforgiving conference. The Huskies are no doubt struggling with it.

"Every game has presented different things for us," said R.J. Cole, who scored 15 points before fouling out. "But our late game [execution], the losses we have had late in games, hasn't been good. We've been in those games, but we haven't been able to finish. We have to keep trying to get better at that and it will bode well for us."

There was plenty for Hurley and his team to feel good about here. Adama Sanogo, who wasn't expected to play more than 15 or 20 minutes, played 32, with 18 points, 16 rebounds, three blocks, another monster game against Seton Hall, who recruited him heavily out of their back yard before Hurley and Kimani Young won him over.

The Huskies shot extremely well, to complement Sanogo's post presence, going 14-for-28 on threes, with seven different players making them.

But then there were all the turnovers, 19 in the game, most in the second half, several in critical possessions down the stretch, and the defensive lapses. Kadary Richmond, 10-for-13, went off for 27 points, far above his numbers coming in.

"You lose games like this when guys like [Tray] Jackson comes in averaging (7.4 points) and scores 10 in the first half," Hurley said, "and Kadary comes in averaging (8.4) and scores 27 and plays great."

The Pirates (11-3, 2-2 in the Big East) are ranked 24th and on the rise right now. The Huskies, who next play Wednesday night against St. John's at home, have ample time to show how good they can be. "We're a formidable team when we're healthy and in rhythm," Hurley said.

But their first task is to prove all over again, especially to themselves, that they can win games like this., which would begin to set their record straight.

"My teams, we show up a certain way," Hurley said, "I think we're very well prepared and we play incredibly hard. I would rather have a chance to win every game I play in and have the losses be excruciating, then maybe lose one close game and then lose three by 18."

Dom Amore can be reached at damore@courant.com

Women

from Page 1

she'll be able to start the offense and allow others, like Evina Westbrook, to play their preferred positions. When she's knocking down 3s, she also gives the Huskies a much-needed perimeter threat with Bueckers and Azzi Fudd still out, helping them stretch the floor.

Mühl's sophomore campaign wasn't stellar up to this point — her numbers this season are far from her freshman stats: 10.3 minutes per game (vs. 24.5 in 2020-21), 2.0 points per game (4.9) on 33.3% shooting (38.1%), 0.8 assists per game (2.7). and 0.5 steals per game (1.7). But even last year, the stats don't reflect the toughness and physicality that Mühl brings and others on the team don't.

"Our team took a huge jump last season when we inserted Nika into the starting lineup," coach Geno Auriemma said Friday. "She has an infectious quality about her and an intensity, and the energy level that she brings is somewhat unique. You don't have a lot of players like her.

"So having her in the lineup, having her available to play, I really think that's going to be one of the big contributing factors as to how we can keep winning between now and when we get our whole team back."

Her energy was apparent even this past week of practice.

"She's been great coming back in practice," Westbrook said. "She brings this spark of energy defensively that we need from her and that's just what she does, what Nika does. Her aggressiveness, all of it."

As Ducharme and Dorka Juhász in particular have demonstrated, player injuries and absences provide opportunities for others to step up. No matter how she played up until now, Mühl has an opportunity to do just that and help the rest of the team play better basketball.

"Just making sure she's feeling good and coming out there and just running the team like she does," Westbrook said on what Mühl can bring offensively. "She's another ball handler able to bring up the ball and get us into stuff, run plays for us, another great passer, another great communicator, and is just going to fill the spots that we need, as she always does."

Here's what else you need to know about Sunday's matchup.

Site: Gampel Pavilion
Time: 1 p.m.
Series: UConn leads, 3-0
Last meeting: No. 1 UConn 81, Creighton 49, Feb. 25, 2021, in Omaha, Neb.
TV: SNY (Allen Bestwick, Meg Culmo, Maria Marino)
Radio: UConn IMG Sports Network on 97.9 ESPN (Bob Joyce, Debbie Fiske)

Creighton probable starters, sixth man

Lauren Jensen, G, 5-10, So.; Carly Bachelor, G/F, 6-0, Jr.; Tatum Rembao, G, 5-9, Sr.; Payton Brotzki, G, 5-11, Sr.; Emma Ronsiek, F, 6-1, So.; Morgan Maly, G/F, 6-1, So.

UConn probable starters, sixth man

Christyn Williams, G, 5-11, Sr.; Olivia Nelson-Ododa, F, 6-5, Sr.; Evina Westbrook, G, 6-0, R-Sr.; Dorka Juhász, F, 6-5, Gr.; Caroline Ducharme, G, 6-2, Fr.; Aaliyah Edwards, F, 6-3, So.

The matchup

UConn's offense: In the three games since Bueckers went down, Ducharme is actually the Huskies' leading scorer (13.3 points per game), thanks in large part to her 24-point outing versus Louisville. Westbrook, Williams and Juhász are all averaging roughly 11 apiece.

UConn's defense: The Huskies are averaging 61.6 points allowed per game, and only two teams have scored 70 or more points against them: Arkansas in the season opener and top-ranked South Carolina. The defense and rebounding has greatly improved throughout the season, though they would benefit from being able to force more turnovers.

Creighton's offense: The Bluejays play with a slow pace but average 70.4 points per game on 44.0% shooting, including 37.0% from the 3-point arc. Just under 40% of their points come from the perimeter, making them one of the most frequent 3-point shooting teams in the country. Maly (37.8%) and Jensen (43.9%) combine for 12 3-point attempts per game. The team's 75.5% assisted shot rate is the best mark in the country, per Her Hoop Stats, and they take pretty good care of the ball.

Creighton's defense: Creighton allows 60.2 points per game on 40.1% shooting. Opponents have decent success scoring from the arc against them, shooting 34.7% on 3s. They're decent on the boards, especially defensively, but can be a little foul prone, fouling on 21.5% of plays.

UConn keys: Prevent Creighton from getting going behind the arc, make them feel rushed on offense; offensive execution and movement, get out in transition; finish strong/avoid late letdown

Players to watch: After some struggles through their first nine games, Williams and Edwards seemed most in need of a break. Now back from an extended layoff, have they been able to hit the reset button and look more like themselves?

About Creighton's coach: Jim Flanery is in his 20th season. His Bluejays are seeking their fifth NCAA Tournament appearance after making it in 2012, 2013, 2017 and 2018. They took home the Big East regular-season crown in 2017.

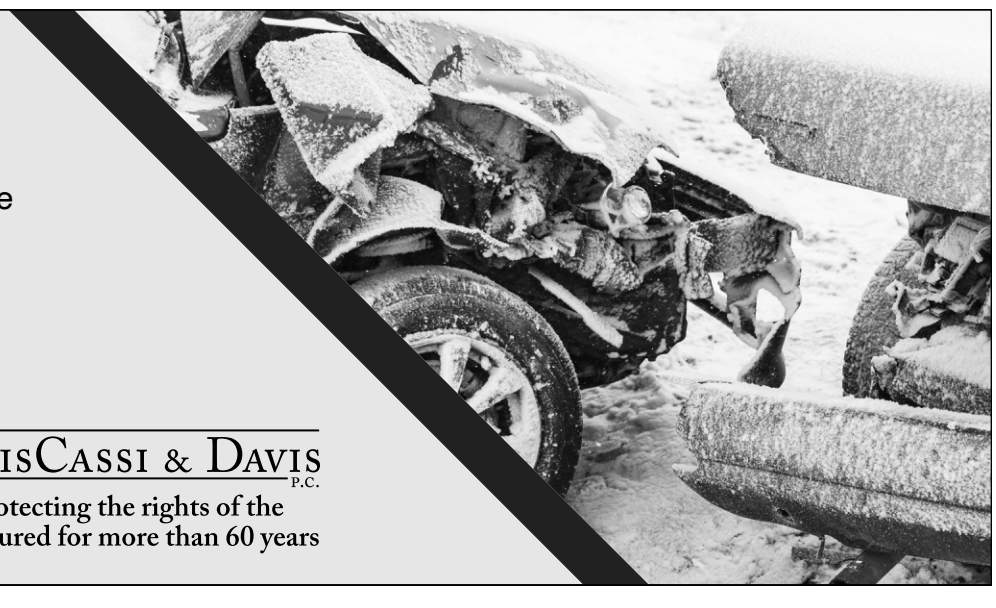
Creighton's mascot: Billy Bluejay

Famous alumni: NBA players Doug McDermott and Kyle Korver, MLB skipper Scott Servais

Alexa Philippou can be reached at aphilippou@courant.com

Did you know?

Out of 5.8 million annual vehicle crashes in the U.S., 21% are weather-related.



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SPORTS

Ray Reid joyfully passing the UConn soccer program to one of his own, Chris Gbandi

Dom Amore

STORRS — Chris Gbandi walked into his new office and sat behind the desk, with its full, panoramic view of Morrone Stadium. Then he quickly popped up.

"I still don't feel comfortable sitting there while he's here," Gbandi said.

In walks Ray Reid, who filled the head coach's chair with his larger-than-life personality since 1997. For this afternoon chat, neither sat behind the desk, both beside it, but make no mistake, this is a seamless transfer of power at the Rizza Performance Center, Reid handing the UConn men's soccer program over to one of his own, the former Husky player he calls "my Michael Jordan," and he does so with a smile and his boisterous laugh.

"He has the 'it' factor," Reid said. "This guy is completely wired differently, and that's why he is the right guy for this job. And I couldn't be happier."

Reid, 61, announced Dec. 2 he was retiring to spend more time caring for his elderly parents. By Dec. 13, he and AD David Benedict had come to the same conclusion. With Gbandi touring the campus, Reid was told to be on the pitch at 2:45 p.m., when Benedict and Gbandi arrived and there, at midfield, Reid offered his hand and delivered UConn's offer to succeed him.

"Everything he got as a player and as a coach, he's earned," Reid said. "Nobody's given him anything."

Gbandi, 42, was one of the first recruits Reid targeted when he came to UConn. At Division II Southern Connecticut, Reid had recruited older players; he was just beginning to develop an eye for projecting 17-year-olds, as Gbandi, who was born in Liberia, grew up in Houston, was at the time.

"It was almost too easy for him," Reid said. "And I'm saying to myself, as God is my judge, 'How good is this guy?' He looked like a man playing among boys. Finally, I said, 'We gotta have him.' "

Reid told Gbandi he could be part of a national championship team at UConn. "That was something I never even thought about, and that just resonated with me," Gbandi said.

That's how it started, Gbandi coming to UConn to play for Reid in 1999, and becoming the glue on the field, controlling the game from the back. As a sophomore, Gbandi wanted to move up to midfield, their one disagreement.

"He was right, he could've played that position," Reid said, "but I thought we'd be better with him at the other position. I wish I had two Chris Gbandis, but I didn't. Hey, when I recruited him, I told him he'd play center forward. I told him he was going to be the point guard for Jim Calhoun."

There Reid's laughter shook the walls. But he wasn't joking when he told Gbandi he could win the Herman Trophy if he played where Reid wanted. He led UConn's impregnable defense to the national championship game. Meantime, after missing a number of penalty kicks, Gbandi got out on the practice field to work on it and, when he was called upon in the championship game, he delivered against Creighton.

"And I knew, up 1-nil, with him, we were going to win," Reid said. "Outside of my marriage and my daughters, that December in Charlotte was the happiest day of my life."

The 2000 national championship was theirs, and the Herman Trophy, usually reserved for scorers, belonged to Gbandi. "I ended up playing the right position," he said. "They were smart about it."

Gbandi was the No. 1 pick in the MLS draft, and played professionally until 2010, when troublesome knees forced him to retire. He rejoined Reid as a volunteer assistant.

"He came in and got his hands dirty, did all the BS I never thought he'd want to do," Reid said.

"What I took from UConn was No. 1, the mentality," Gbandi said. "The hard work. People behind the scenes didn't understand how we were getting up at 6 in the morning, throwing up in trash cans, and the togetherness of the group. It really was 'their team against our family.'

"Given the opportunity to come back here, what he did for me was to say, 'I know you did some stuff here as a player and played many years as a pro, but if you really want to know what it is to be a coach, a teacher, run a program, you're going to have to start here.' He wanted to make sure nobody could say 'you just got this position because of this, this and this. You start at the bottom and work your way up.' "

Gbandi went on to be an assistant at Holy Cross and Dartmouth, then became the head coach at Northeastern in 2016. After several losing seasons, Reid talked to him about other positions, but Gbandi was convinced his program was about to turn it around. Last season, Northeastern went 11-6-2.

"He just impressed me with how he carried himself as a coach," Reid said. "People raved about his team this year. As an outsider looking in, Northeastern's no day at the beach, it's not an easy place to turn, they've got one field they probably share with five teams, and he turned it and I just knew he had it."

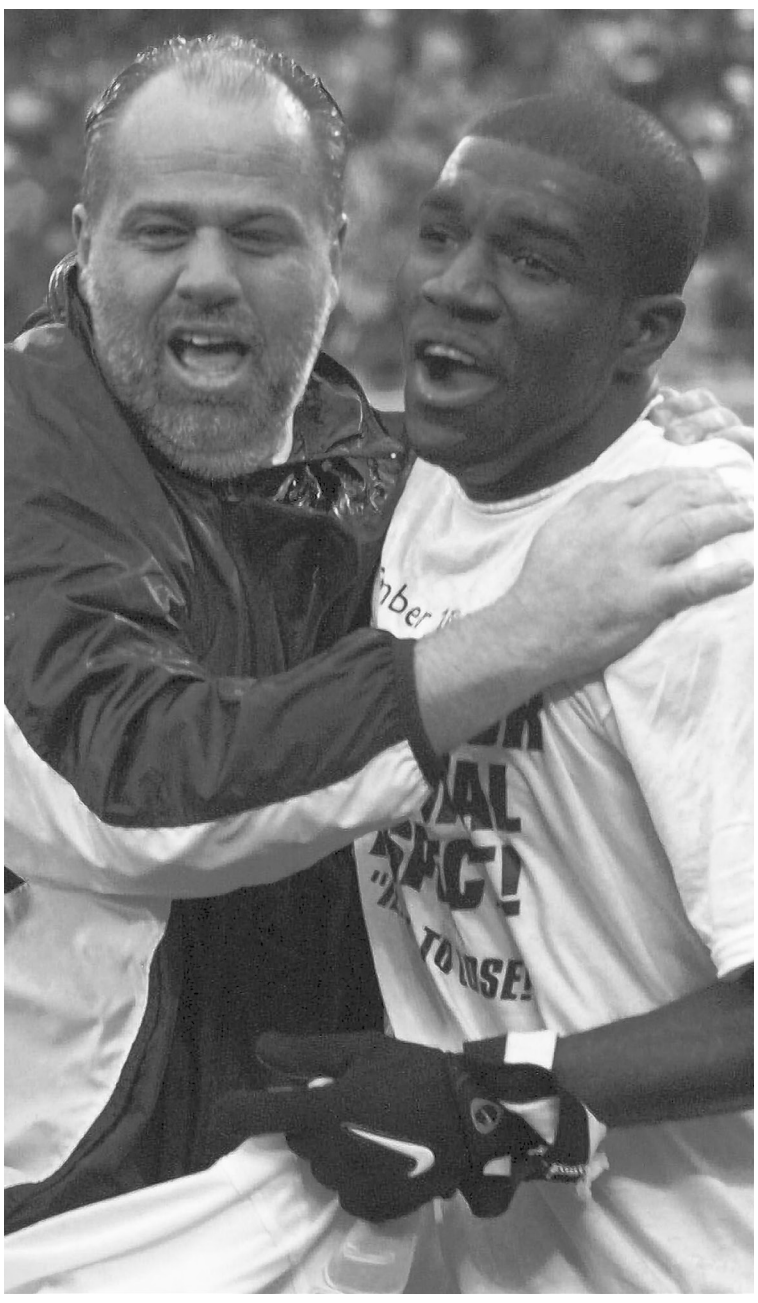
UConn men's soccer will look different. Where Reid enters a room like a tropical storm moving in from Long Island, Gbandi slips in quietly, speaks softly. They share common goals and passion for UConn soccer, disagreeing these days mostly about basketball; Gbandi's a LeBron guy, Reid has Jordan as his G.O.A.T.

"His personality is a little bit bigger than mine," Gbandi said, "so I might be a little bit different, I might be a little bit more soft spoken, but in terms of the family aspect, how we run a program, in terms of the respect and how we want to do things, those things are so important to me."

Reid, 318-139-65 during his UConn years, is looking for his next chapter. Having followed Bob Dikranian at Southern and Joe Morrone at UConn, he knows how large a shadow a retired coaching legend can cast. He plans be there only when Gbandi reaches out. Power has been passed.

"He's going to do it different than I did, which he should," Reid said. "He's going to do it his way, which he should. But he's going to get it done. He is a winner. After 39 years as a head coach, I can count the amount of winners on two hands. Real winners. And this guy's a winner."

Dom Amore can be reached at damore@courant.com



Ray Reid, left, and Chris Gbandi celebrate after UConn's national championship in 2000. Today, Reid is retiring and Gbandi is succeeding him as the Huskies' coach. **NELL REDMOND /AP**

Gillespie has 28, lifts Villanova over DePaul

Associated Press

Collin Gillespie scored a season-high 28 points, and No. 19 Villanova beat DePaul 79-64 on Saturday at Chicago.

Gillespie shot 5 of 9 from the field and sank all five of his free throws in the second half as the Wildcats (11-4, 4-1 Big East) earned their fourth straight win. Gillespie also added a team-high four assists and four rebounds.

Justin Moore scored 21 points and had seven rebounds, while Eric Dixon and Caleb Daniels chipped in with 11 and nine points, respectively, for the Wildcats.

Timely dunks from Daniels and Dixon and going 20 of 22 at the free throw line helped Villanova protect its lead.

The Blue Demons (9-5, 0-4 Big East) got a career-high 34 points from guard Javon Freeman-Liberty, who was explosive in the first half with 22 points. He also had six rebounds and three steals.

A 3-pointer from Daniels and a basket inside by Gillespie gave the Wildcats a 28-24 lead in the first half. The Blue Demons closed with a 13-4 run to take a 37-32 lead into the break, then missed 11 of their first 12 shots in the second half to squander the lead.

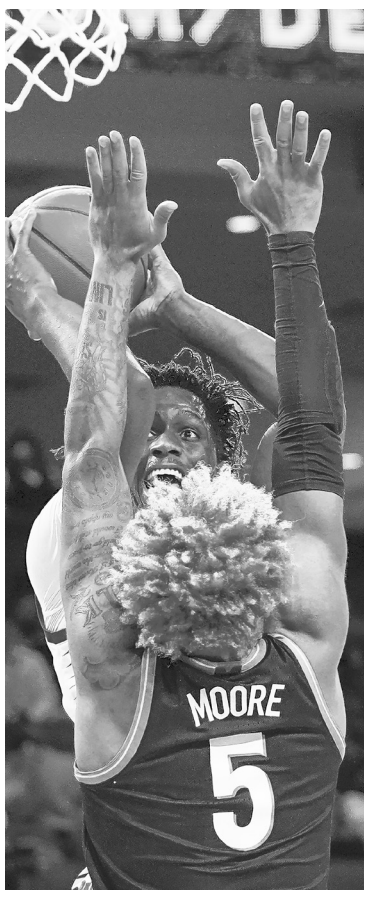
The Blue Demons have lost 21 straight games to the Wildcats, dating back to 2008.

Merrimack 66, Central Connecticut 57: At New Britain, Ziggy Reid tied his season high with 20 points as Merrimack won the Northeast Conference game.

Mikey Watkins had 17 points and six rebounds for Merrimack (8-8, 3-0 Northeast Conference), which won its fourth straight game. Jordan Minor added 8 points and eight blocks.

Ian Krishnan had 18 points for the Blue Devils (4-12, 1-2). Nigel Scantlebury added 13 points and six rebounds. Andre Snoddy had eight rebounds.

Wake Forest 77, Syracuse 74, OT: At Winston-Salem, N.C., Alondes Williams scored 25 points and made two important free throws with 13 seconds remaining in overtime. The loss marks the latest in the season that the Orange (7-8, 1-3 ACC) have been under .500 in 46 seasons with Jim Boeheim as their coach.



DePaul forward David Jones, top, shoots against Villanova guard Justin Moore during the second half of a game in Chicago, Saturday. Villanova won 79-64. **NAM Y. HUH/ AP**

Wake Forest led 75-74 when Williams went to the line and buried both free throws. Wake Forest then called timeout to set up its defensive strategy and Syracuse's Buddy Boeheim missed a 3-pointer with two seconds remaining.

Earlier, with 22 seconds left in overtime Frank Anselem had a chance to pull Syracuse into a tie when he went to the line for a one-and-one. He made the first and missed the second, leaving the Orange in the position of having to foul.

Syracuse had an opportunity to win in regulation, in-bounding the ball with a one-point lead and 10 seconds remaining. The Demon Deacons forced a turnover and Dallas Walton, who a few seconds earlier had a key block in the paint, tied the game with a dunk to force overtime.

Flipping out: UGa QB Bennett goes old school with phone

Associated Press

INDIANAPOLIS — Stetson Bennett went old school with his smart phone.

Determined to block out any distractions, Bennett purchased a flip device this past summer.

Like the one your technologically challenged grandparents might own.

"I had a bunch of school coming up the next semester, I had football, I was like, I spend, whatever, an hour on my smartphone a day doing what?" he said Saturday. "Doing nothing, nothing that's going to help me. I don't even remember what I did."

So, he flipped out.

"They actually still sell them at Verizon stores," Bennett revealed. "Apparently a lot of old people still use them."

Bennett found that it served his purpose, too. He's certainly got no complaints after surprisingly claiming the starting quarterback job and leading the Bulldogs to Monday night's national championship game against Alabama.

"I've got all this stuff to do, all this important stuff," he said. "Let's try not to let anything get in the way of that focus."

Bennett uses his laptop and tablet to check email, which has worked out just fine.

There is one drawback, however.

"I have to carry a notepad to write down stuff because I used my Notes app a lot back in the day," Bennett said.

He'll probably go back to a more youthful device once the season is over.

"I'm not going to be some nomad," Bennett quipped.

Anderson's hometown: Not everyone in Georgia will be pulling for the Bulldogs.

Alabama linebacker Will Anderson has plenty of fans in his suburban Atlanta hometown of Hampton.

Dutchtown High School, where Hampton played, has declared Monday as "Will Anderson Day."

"I just want to say thank you so much for the support and love you've shown me over the season," Anderson said. "I couldn't have asked for a better support system back at home."

Parting message: Georgia All-American Jordan Davis left a message in his locker for the next guy who tries to fill his shoes.

"I can't reveal all the details," he said. "It was just my name, a little message and the years I played and in a hiding spot so they have to find it. But when they do, they'll have a little message."

At the end of the final practice in Athens, the underclassmen had to carry the seniors off the field.

It must have been quite a task to hoist the 6-foot-6, 340-pound Davis.

"It had to be like three or four people," he said. "It's like two people grabbed my legs, one got my back."

Straight A's: As good as he is on the football field, Georgia linebacker Nakobe Dean might be even better in the classroom.

The engineering major is a 4.0 student, making his last B in middle school.

Dean was blunt when asked how he balances athletics with academics.

"Well, it's hard," he said. "It's been a lot of long nights. A lot of times where I don't get that much sleep."

But Dean believes those lessons will serve him well in life.

"That's life. That's growing up. That's maturing," he said. "And I feel like the things that I tackled in college from a time-management standpoint and just a real-world standpoint, leaving home and everything has prepared me on and off the field greatly, has matured me into the young man I am today."

NDSU wins 9th FCS title in 11 years over Montana State

By Associated Press

FRISCO, Texas — North Dakota State began practice more than a year ago for an unprecedented spring season that ended without a championship. Things felt much more normal for the Bison this time.

Hunter Luepke ran for three touchdowns in the first half, plowing over a defender going into the end zone on the first one, and North Dakota State won its ninth FCS national title in 11 seasons with a 38-10 win over Montana State on Saturday.

"Everything went our way," Luepke said. "Everything we drew up happened."

The Bison (14-1), who also got a 76-yard TD run from Kobe Johnson, have never lost when making the trip from Fargo to Frisco for the final Football Championship Subdivision game. They are 9-0 since the 2011 season at the MLS soccer stadium north of downtown Dallas.

The Bobcats (12-3) struggled after losing standout freshman quarterback Tommy Mellott to an ankle injury on the game's opening drive.

"It definitely changed us," said first-year Bobcats coach Brent Vigen, a former NDSU player and longtime assistant coach.

Luepke, a 236-pound junior fullback who finished with 82 yards rushing, took a direct snap for a 6-yard TD just before halftime that put NDSU up 28-0. He also had an 11-yard TD after that powerful 8-yard scoring run on the first Bison drive.

"It's a tone setter," Bison coach Matt Entz said. "I know it's an intangible and you can't measure it, but we want to lead the country in physicality. And when you have a back like that, it sure helps."

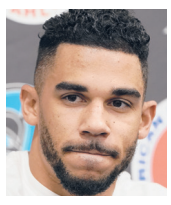
NATIONAL SPORTS REPORT

SHORTS

Liu joins Bell and Chen on US team

Alysia Liu joined U.S. champion Mariah Bell, pictured, and runner-up Karen Chen on the American figure skating team for the Beijing Olympics on Saturday, even though she was forced to withdraw from nationals following a positive COVID-19 test. The 16-year-old Liu was in third place after her short program when she took a regularly scheduled test and it came back positive. She immediately told U.S. Figure Skating she would petition for a spot on the Olympic team, and the selection committee chose Liu based on her overall body of work. Liu, a two-time national champion, said she's "feeling well physically and mentally" and has been vaccinated. Bell and Chen were introduced to the crowd at Bridgestone Arena on Saturday during a break in the men's competition, while Liu was shown smiling and waving to fans on a large video screen. Liu is one of the few American women who can land the high-scoring triple axel; she fell on the jump in her short program. And she almost certainly will need to hit it to push one of the heavily favored Russian women off the podium in Beijing.

Sharks set to part ways with Kane



The Sharks have placed forward Evander Kane on unconditional waivers with the intent to terminate the remainder of his $49 million, seven-year contract. The Sharks said Saturday that they made the move because Kane violated COVID-19 protocols in the AHL where he is currently playing. The termination of the contract will cost Kane about $22.9 million remaining from the contract he signed in May 2018. "We are aware of the Sharks' decision to put Evander on waivers for contract termination," said Kane's agent, Dan Milstein. "If he clears, we will file a grievance." The NHLPA issued a statement saying the union also "intends to challenge any such action by filing a grievance." The move ends a monthslong saga regarding Kane's status with the Sharks. He faced accusations of gambling on games, purposely losing games he bet on, as well as sexual and physical abuse from estranged wife Anna over the summer. The NHL investigated and found no evidence to support those allegations but did suspend Kane for 21 games for submitting a fake COVID-19 vaccination card.

Memphis' Jenkins enters protocols

Grizzlies assistant Brad Jones walked into what he thought was the Grizzlies' locker room in Brooklyn a few days ago, then wondered if he was in the right place. There was only one other person in the room — and Jones had no idea who the person was. "Am I in Brooklyn's locker room?" Jones asked. Turns out, he was in the right place. The other person in the room was a 7-foot-1 rookie named Jon Teske, who had just been signed to a 10-day contract as the Grizzlies tried to fill roster holes created by having players lost for various COVID-19-related reasons. Such is life in the NBA these days, with constant roster shakeups — and, as Jones learned from a text message he read upon waking up at 7:15 a.m. Saturday, shakeups to coaching staffs as well. He was serving as interim coach for the Grizzlies' game against the Clippers after Memphis coach Taylor Jenkins went into the league's health and safety protocols Saturday morning. Jenkins became the 14th head coach in the 30-team league to miss time in recent weeks because of a virus-related issue. *—AP*

Alabama wide receiver Jameson Williams gave the Tide a deep threat when he came from Ohio State. **BRYNN ANDERSON/AP**

CFP CHAMPIONSHIP

Transfer of power

Georgia, Alabama boosted by prized portal pickups

By John Zenor
Associated Press

Georgia and Alabama have used the transfer portal to supplement their annual bounties of top recruits.

Sure, virtually every college football team has utilized the portal to bolster rosters. But Alabama and Georgia did what they do, landing talented gems to help lead them to a national title.

The top-ranked Crimson Tide filled two big needs with deep threat wide receiver Jameson Williams from Ohio State and savvy middle linebacker Henry To'oTo'o from rival Tennessee.

Georgia helped fill a gaping void in its secondary with former Clemson cornerback Derion Kendrick. The pick-ups have played significant roles in their teams' road to the College Football Playoff championship game Monday night in Indianapolis.

Other teams had much bigger transfer hauls, but also more spots to fill.

Georgia and Alabama were choice destinations for a few top transfers who, like some NFL free agents, want to play for another contender. And were good enough to start for the powerhouse programs.

"You know, it is similar to free agency but without the rules, to be honest with you," said Alabama OC Bill O'Brien, a former Texans head coach. "There are some rules in college, but the portal is an interesting deal."

And a gold mine for his offense, which had to replace Heisman Trophy-winning receiver DeVonta Smith and fellow NFL first-rounder Jaylen Waddle. Alabama's offense would not be as potent without the All-American Williams, who had seven catches for 184 yards and two touchdowns against the Bulldogs in the Southeastern Conference championship game. Said O'Brien, "Obviously he's a huge part of our success."

The Tide have already landed LSU cornerback Eli Ricks and Georgia Tech running back Jahmyr Gibbs to fortify those positions next season.

After catching 15 passes for 266 yards and three touchdowns in two seasons with the Buckeyes, the speedy Williams emerged this season as a likely first-round NFL draft pick whenever he turns pro. Williams essentially quintupled those two-year numbers with 75 catches for 1,507 yards and 15 touchdowns to earn first-team AP All-America honors. Williams left the receiving logjam at Ohio State to play for a team where he could get more opportunities. He said the Tide's recruiting pitch was "that I would be an excellent add-on to the offense."

"And as the season went on, we kind of all saw how I was used in the offense and everything," Williams said. "Complemented me, complemented the other receivers. We all just came together and we had a great offense this year."

Kendrick fit right into the nation's top defense at Georgia. He arrived in Athens after earning first-team All-Atlantic Coast Conference honors at Clemson and has started all 14 games for Georgia. The Bulldogs had lost four starters in the secondary and six other defensive backs.

They also signed West Virginia's Tykee Smith, a third-team AP All-American in 2020 who only played in one game because of injuries.

Kendrick, meanwhile, intercepted two passes in the Orange Bowl against Michigan to earn defensive MVP honors. Unlike Williams and To'oTo'o, off-the-field issues at Clemson left him looking for a new team. Kendrick missed three games last season and was dismissed after being arrested in Rock Hill, South Carolina. He was charged with unlawful possession of a gun and simple possession of marijuana. The charges were expunged from his record after Kendrick completed a pretrial intervention program.

"If you follow football, everybody knows what happened in my situation," Kendrick said. "Being thrown into the portal, nobody had to take a chance on me at all but they did."

Unlike his Georgia teammates, Kendrick has been on the winning end of a game against the Tide. Clemson won the national championship game against Alabama in the 2018 season, when as a freshman Kendrick played wide receiver and on special teams.

To'oTo'o is the only one of the three who came from a struggling program. He left Tennessee after a 3-7 season that ended with the firing of coach Jeremy Pruitt. He stepped right in as starter and signal caller, leading the team with 106 tackles, along with eight tackles for loss and four sacks.

"It's been a blessing. I can't complain about anything I've been through," To'oTo'o said. "I love every single part of my road."

This season, that road for all three transfers ends with a shot at the national title.

CFP CHAMPIONSHIP COMMENTARY

SEC remains king of college football

By Paul Newberry
Associated Press

As another season winds down in the frigid heart of Big Ten country, there's no doubt who runs college football.

The Southeastern Conference is the beast that ate everyone else. The College Football Playoff should be abbreviated S-E-C, not C-F-P.

For those suffering from SEC fatigue, who wish someone — anyone! — could bring a little variety to an increasingly stale game, well, the outlook isn't good.

There's little hope of this one-conference rule waning as Alabama prepares to face Georgia — yep, a pair of SEC members who already played a few weeks ago — in the national championship game at Indianapolis.

"You want to be at a place where you have no barriers to success," said Todd Monken, Georgia's offensive coordinator. "You want to be a place where you check all the boxes."

Check, check and more checks.

If anything, the proposed expansion of the playoff, from four teams to a whopping dozen, would only tighten the SEC's ironclad grip on the game.

Alabama and Georgia are clearly the nation's best programs, and the bulk of their most feasible challengers are also members of a conference that will soon grow to 16 schools. The SEC already has LSU, which won it all just two seasons ago and has now lured Brian Kelly away from Notre Dame to be its coach. And Texas A&M, which has quickly become a trend-setter in the bidding wars of the name, image and likeness era. And Florida, which keeps striking out on coaches but has everything else in place to recapture its place among the nation's elite.

With the poaching of four-time playoff participant Oklahoma and simmering powerhouse Texas from the Big 12, it's easy to envision an expanded playoff that is made up of five or six SEC schools on an annual basis.

No wonder Commissioner Greg Sankey is very much in favor of the 12-team playoff, but has no problem remaining at four if other leagues keep balking at the bigger format unless it comes with automatic qualifiers for every Power Five league.

"If we are going to move off the four-team format, the proposed 12-team model works well and compared to others, works best," Sankey said during an appearance this week on Paul Finebaum's SEC Network show. "We'll see if others are prepared to act."

And what about the current format?

"Seventy-five percent of the time, we are winning the championship under the current format," Sankey boasted. "We are comfortable continuing in that mode."

A quick check of the math reveals Sankey is a lot better at running an unbeatable conference than he is at math, since whoever wins Monday night will give the SEC five champions in the eight-year history of the playoff (which the calculator on my phone shows is 62.5%).

Maybe Sankey was referring to a larger body of work. If the last eight years of the Bowl Championship Series (which matched the top two teams) are combined with the CFP's eight-year history, the SEC will very shortly have 12 of the last 16 titles. Of the four championship it didn't win during that span, three were claimed by schools within the SEC's footprint, which only adds to the perception that college football is largely a southern game. (Clemson twice beat Alabama for the title, while fallen power Florida State took the last BCS title during the 2013 season).

No reason to think that adding eight teams to the playoff mix is going to change things much.

The most distressing truth about the current state of affairs is the lack of any serious challengers to the SEC dominance beyond Clemson and Ohio State, the latter being the only non-southern team to win a title in the last 16 years. Notre Dame has gotten a couple of bites at the playoff apple, only to get blown out both times.

Michigan State's lone playoff appearance resulted in a 38-0 loss to Alabama. Michigan made it for the first time this year — and got smacked by Georgia 34-11. After becoming the first non-Power Five team to earn a playoff spot, Cincinnati was one-and-done with a 27-6 loss to the Tide.

After losing all four of its CFP appearances as a member of the Big 12 — three of them to SEC schools — Oklahoma decided if your can't beat 'em, join 'em. However the move turns out, their stunning decision to bolt the Big 12, along with Texas, was the surest sign yet that others have grown weary of trying to keep up.

Along those same lines, there is frequent conjecture that Clemson might be eyeing a move from the ACC, which would further consolidate the SEC's dominance.

Even now, there are only a couple of feasible challengers from outside the Deep South.

Start with OSU. The Buckeyes are about the only school that's been able to keep up from a recruiting and financial standpoint, earning four CFP appearances, two trips to the title game and a national title in the CFP's debut.

The other school to keep an eye on is USC.

The Trojans have all the elements to compete for titles — big-money donors, a storied tradition, an attractive market for NIL dollars — but have struggled to find the right coach since Pete Carroll left for the NFL. USC seemingly addressed that hole with the hiring of Oklahoma's Lincoln Riley, another coaching move that seemed influenced by the SEC. He's probably going to have to beat an SEC team at some point to celebrate a national title.

Good luck with that.

SPORTS

NFL

Expect a busy Black Monday, with interviews already underway

By Pat Leonard
New York Daily News

NEW YORK — Bears coach Matt Nagy isn't expected to survive Black Monday in Chicago. The Vikings' Mike Zimmer seems like he's in trouble in Minnesota.

Vic Fangio's Broncos seat seems warm in Denver. Rich Bisaccia isn't expected to turn his Las Vegas interim tag permanent, though a Raiders playoff berth Sunday certainly would cap a wild ride.

The Jacksonville Jaguars are ahead of the pack interviewing head coaching candidates for now.

Offensive coordinators Nathaniel Hackett (Packers), Kellen Moore (Dallas Cowboys), Byron Leftwich (Buccaneers) and Bill O'Brien (Alabama) are scheduled to follow the Jags' completed interviews of former head coaches Doug Pederson and Jim Caldwell.

But Jaguars owner Shad Khan will have competition shortly. It's just not clear exactly how much.

There are persistent rumblings of discontent in Carolina, where Matt Rhule is 5-11 near the end of Year 2. Pete Carroll is 70 in Seattle, and who knows what repercussions Russell Wilson's aspirations for change could have for the disappointing Seahawks (6-10).

John Mara has given no indication that the Giants' Joe Judge is on the hot seat, but there is still one more game to go with Jake Fromm playing quarterback in an empty MetLife Stadium.

Chicago Bears head coach Matt Nagy walks the sideline during the first half of a game against the New York Giants on Sunday in Chicago. NAM Y. HUH/AP

What is clear is the Giants will need a new GM with Dave Gettleman being sent on his way imminently. Monti Ossenfort (Titans), Kevin Abrams (Giants), Will McClay (Cowboys), Ed Dodds (Colts), Joe Schoen (Bills) and Dave Ziegler (Patriots) are among the names to watch.

Eliot Wolf (Patriots) and Mike Borgonzi (Chiefs) are among other GM candidates to keep tabs on in a cycle that may unseat the Bears' Ryan Pace and more, depending on how sweeping the fallout is in some towns.

There are a lot of familiar faces who should make waves in coaching interviews, meanwhile: Brian Daboll (Bills OC), Eric Bieniemy (Chiefs OC), Josh McDaniels (Patriots OC), Pat Graham (Giants DC), Lou Anarumo (Bengals DC), Dennis Allen (Saints DC), Brian Callahan (Bengals OC), Todd Bowles (Bucs DC) and Leslie Frazier (Bills DC).

That's in addition to those already interviewing with the Jaguars.

Don't be surprised if Jason Garrett's name resurfaces as a possible interview candidate, either, after last year's Chargers chat and this fall's dance with Duke following his firing as Giants OC.

Jim Harbaugh's name strangely and suddenly has popped up everywhere, too, since Georgia's 34-11 demolition of Harbaugh's Michigan Wolverines in the College Football Playoff.

That might just be the latest sign that it's silly season. Or it may mean Harbaugh will be coaching the Raiders next week.

Hey, the Jaguars hired Urban Meyer. Remember that?

JETS

Wilson ends rookie season with tough test against powerful Bills defense

By DJ Bien-Aime Ii
New York Daily News

BUFFALO, N.Y. — Don't expect much from Zach Wilson in the season finale on Sunday. And guess what? That's OK.

Wilson's rookie campaign ends here in Buffalo in Week 18 against a Bills team fighting to win the AFC East crown, so expect tough sledding for the No. 2 overall pick.

Offensively, the Jets are without their top three receiving threats as Elijah Moore (quad), Corey Davis (core muscle injury) and Braxton Berrios (quad) are all too banged up to play.

And the Bills (10-6) pass defense is one of the league's best. Buffalo's D has forced the third-most interceptions (19) and leads the league in completion percentage against (57%), passing touchdowns allowed (11) and total passing yards against (2,763).

It's a unit that flustered Patrick Mahomes earlier in the season and held him to under 300 yards passing even though he threw it 54 times. The Bills forced him into two interceptions that day en route to a 38-20 win back in October.

The average NFL passing attack produces 221 passing yards per game in 2021. The Bills have only allowed more than 221 passing yards three times this year.

"A great defense, a really good defense. We watch film on these guys and very sound on what they do, very good on the back end and then of course, causing havoc up front, getting pressure on the quarterback and different things," said Wilson who brings a 3-9 record into Sunday's game. "So, the challenge for me is how cleanly can I play, how efficient can I be, how can I just see enough to just play the play how we need to play it and just put my team in the best position that I can, just be sharp in decision making and just let the guys around me do what they do best and let them make plays."

Jets quarterback Zach Wilson (2) reacts to a touchdown against the Eagles during a game on Dec. 5 in East Rutherford, N.J. ADAM HUNGER/AP

To overcome an elite defense, it will start with Jets offensive coordinator Mike LaFleur.

"It's tough in their zone coverages because there's a little bit of space and if you're a hair late, they're going to close up that space," LaFleur said. "It's tough in their man coverage, because they're very good at man coverage, they're very sticky and they're good at covering tight ends, they're good at covering receivers, they're good at covering backs, they don't have a hole in their pass defense.

"So, it's my job to work and put our guys in the best position to be able to beat those coverages and Zach's job is to deliver the ball and our guys to make plays when that ball is in the air."

But if Wilson doesn't deliver his best game — or something close — it's not going to put a damper on the growth he has shown down the stretch.

Most QBs haven't played well against this Bills defense, so to expect a rookie QB to light them up is unreasonable. And it is his first look at the Bills after missing the Week 10 blowout loss to Buffalo at MetLife Stadium because of a knee injury that cost him four games.

If Wilson does, great. If not, don't let a sour finale blind Jets fans to the flashes that give you hope about the rookie's signal-caller's future.

Jets (4-12) at Bills (10-6)

Time/TV: 4:25 p.m., CBS
Series record: Bills lead 66-56.
Last meeting: Bills beat Jets 45-17 at New York on Nov. 14, 2021.
Last week: Jets lost to Buccaneers 28-24; Bills beat Falcons 29-14.
Jets player to watch: QB Zach Wilson. The rookie has been solid down the stretch with a streak of four consecutive starts with no interceptions.
Bills player to watch: RB Devin Singletary. Buffalo has re-established a ground game behind Singletary, who had a career-best 23 carries for 110 yards and scored twice against Atlanta.
Game notes: The Jets are missing the playoffs for an 11th consecutive season to match the franchise's longest drought. ... New York has rushed for at least 150 yards and held opponents to one or fewer sacks in consecutive games for the first time since 2016. The Jets ran for 150 last Sunday against Tampa Bay, which entered as the No. 3 overall run defense, and 273 against Jacksonville two weeks ago. ... Wilson leads rookie QBs with four TD runs. He needs two more to tie Geno Smith (2013) for the most by a Jets rookie. ... LB C.J. Mosley has a career-high 155 tackles, ranking him fifth in the NFL. It's the most for New York since Jonathan Vilma led the league with 173 in 2005. ... With two TDs rushing last weekend, QB Josh Allen became the NFL's first player with at least 100 touchdowns passing and 20 rushing through his first four seasons. — AP

Patriots

from Page 1

(defined as how often a team gains at least 40% of yards-to-go on first down, 60% of yards-to-go on second down and 100% of yards-to-go on third or fourth down). That efficiency killed the Patriots in their last meeting, when Bill Belichick dared Josh Allen to remain patient against a game plan rooted in soft zone coverage.

But as the Bills became the first team to never punt against a Belichick defense, scoring on almost every drive, Belichick began throwing everything at Allen. Man-to-man coverage, switching man schemes, man blitzes, zone blitzes, the works. And Allen thwarted it all, notching a 33-21 win in Foxboro, his second in as many years.

Admittedly, Allen is not that quarterback every week. But he is insulated by a stronger offensive line and running game than what Cincinnati offers Joe Burrow, who's suffered 51 sacks this season. Relatedly, Buffalo ranks second in adjusted sack rate at 4.7%, while the Bengals are second-to-last at 9%. Meaning, Burrow is getting dropped at nearly *twice* the rate Allen is, a function of worse blocking and mobility.

The Bills' pass protection holds up to film study, too. Buffalo's pass blocking is recognized as the 16th-best in the league at Pro Football Focus, where Cincinnati's ranks 25th. As for their respective running games, the Bills' rushers have graded out as the NFL's best, per PFF, while the Bengals' — even with Joe Mixon — rank 14th.

And if that doesn't pass the smell test (it doesn't), Buffalo's overall rushing attack is unequivocally better by virtually every statistical measure: yards per carry (4.8 to 4.0), DVOA (sixth-best to 20th), success rate (18th to 23rd) and rate of explosive plays (seventh to 27th).

Patriots (10-6) at Dolphins (8-8)

Time/TV: 4:25 p.m., CBS **Series record:** Dolphins lead 58-54.
Last meeting: Dolphins beat Patriots 17-16 on Sept. 12, 2021 in Foxborough, Massachusetts.
Last week: Patriots defeated Jaguars 50-10; Dolphins lost to Titans 34-3.
Patriots player to watch: K Nick Folk has made 54 consecutive field-goal attempts from inside of 50 yards, two away from matching the NFL record held by Ryan Succop.
Dolphins player to watch: WR Jaylen Waddle is on the cusp of milestones. He's one catch away from 100 on the season, two catches from matching Anquan Boldin's NFL record for receptions by a rookie, and 12 yards away from the 1,000 mark.
Game notes: New England is in position to allow the fewest points in the NFL for the second time in the last three years. The Patriots will be in the top 10 in that category for a 10th consecutive season. ...Patriots QB Mac Jones is one of seven quarterbacks to have a five-touchdown, zero-interception game at Hard Rock Stadium as a college or NFL player. He did it in last year's College Football Playoff national championship game for Alabama against Ohio State. ... Including playoffs, Patriots coach Bill Belichick has a losing road record against six teams: Miami (9-12), Pittsburgh (6-9), Denver (5-8), Detroit (2-4), Kansas City (2-4) and Seattle (1-3). ... The Patriots enter this week having allowed 26 sacks, tied for second fewest in the NFL behind Tampa Bay (22). The Dolphins' defense has 46 sacks, tied with Chicago for third most in the NFL behind Pittsburgh (52) and the Rams (47). ... Dolphins TE Mike Gesicki has 71 catches this season, two shy of matching Randy McMichael's team record for tight ends set in 2004 (in 16 games). ... Dolphins QB Tua Tagovailoa enters this week with a 67.8% completion rate, the second-best in team history among those with at least 2,000 yards in a season. — AP

GIANTS

Leaders back Joe Judge ahead of season finale

By Pat Leonard
New York Daily News

NEW YORK — If Joe Judge's future as Giants head coach hangs in the balance Sunday, don't tell his players.

"I think he's probably, as a head coach, the best leader of a group of men I've ever seen," defensive captain Blake Martinez told the Daily News by phone Thursday.

Judge, 40, is justifiably under fire for flying off the handle in defense of his program last weekend, for losing five straight by double digits, for winning only 10 of 32 games in two years entering Sunday's finale at MetLife Stadium between the Giants (4-12) and Washington (6-10).

But when The News canvassed leaders of the Giants' locker room the past few weeks, a theme emerged: the players are firmly behind him. The team isn't fracturing.

They believe it would be a big mistake to pull the plug. They believe this is going to work.

"The best way I go about explaining Coach Judge is that he knows everything," said Martinez, a former Green Bay Packer. "It's his knowledge, his ability to communicate with anybody on the team, whether it's a guy from Florida or Austria. He's got every aspect of football. He can talk to me about inside linebacker play, what I should do, think about, look at, all the way down to what the long-snapper should be doing."

"Everybody wants to win. Nobody's happy," Martinez added. "But we come out to practice ready to roll, ready to fight, ready to play. ... We want to play for this guy every week."

Kicker and captain Graham Gano, 34, the team's oldest and most reliable player, has seen losing in Washington and Carolina before and said Judge's culture "starts with having great character guys. Even when there's a guy or two here and there [out of line], when you have great guys around them and bringing them up, it makes a huge difference.

"We have a great locker room," Gano said on the phone this week. "Guys aren't pointing fingers. With the injuries, bad bounces and us not playing well, I've seen a lot of times — I've been playing for a long time — where guys do begin to fight. There's a disconnect in the locker room or a disconnect between the staff and players and organization. And I really don't have that sense here whatsoever. The guys are continuing to come to work and working hard."

"We understand the outside frustration, trust me, " Gano added. "We're frustrated, as well."

Tight end Kyle Rudolph agreed there's plenty of "frustration" in the building, especially on the offense.

Washington (6-10) at Giants (4-12)

Time/TV: 1 p.m., Fox
Series record: Giants lead 105-70-4.
Last meeting: Washington beat Giants 30-29 on Sept. 16, 2021 at Landover, Maryland.
Last week: Washington lost to Eagles 20-16; Giants lost to Bears 29-3.
Washington player to watch: Rookie LB Jamin Davis got a season-low 13 defensive snaps against the Cowboys, and coach Ron Rivera is unsure whether he should play in the middle or outside moving forward.
Giants player to watch: Jake Fromm. With Mike Glennon out with a wrist injury, the second-year quarterback gets his second career start in the finale.
Game notes: Washington QB Taylor Heinicke set career highs with 34 completions and 336 passing yards in Week 2 against the Giants. He had two touchdowns and one interception. ... Rivera is sticking with Heinicke as the starter, though backup Kyle Allen could see some action. ... ... New York had a season-low 151 yards in total offense last week, including 24 yards passing. Glennon finished 4 of 11 with two interceptions. ... The Giants rushed for 163 yards against Chicago, two shy of their season high set in the first game against Washington. ... Saquon Barkley had his best game since tearing his ACL in September 2020, gained 102 yards on 21 carries against the Bears.— AP

WEATHER

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY
SUNRISE NOON SUNSET	SUNRISE NOON SUNSET	SUNRISE NOON SUNSET	SUNRISE NOON SUNSET	SUNRISE NOON SUNSET
Freezing rain and rain developing, some icing inland, turning to rain. Southwest wind around 10 mph.	Partly sunny, turning colder, breezy. Wind chill values below zero at night.	Sunny, breezy and frigid. Wind chill values near or below zero for most of the day.	Partly sunny and more seasonable.	Mixed clouds and some sunshine, chilly.
HIGH 37° LOW 24°	HIGH 29° LOW 7°	HIGH 13° LOW 1°	HIGH 31° LOW 20°	HIGH 37° LOW 23°

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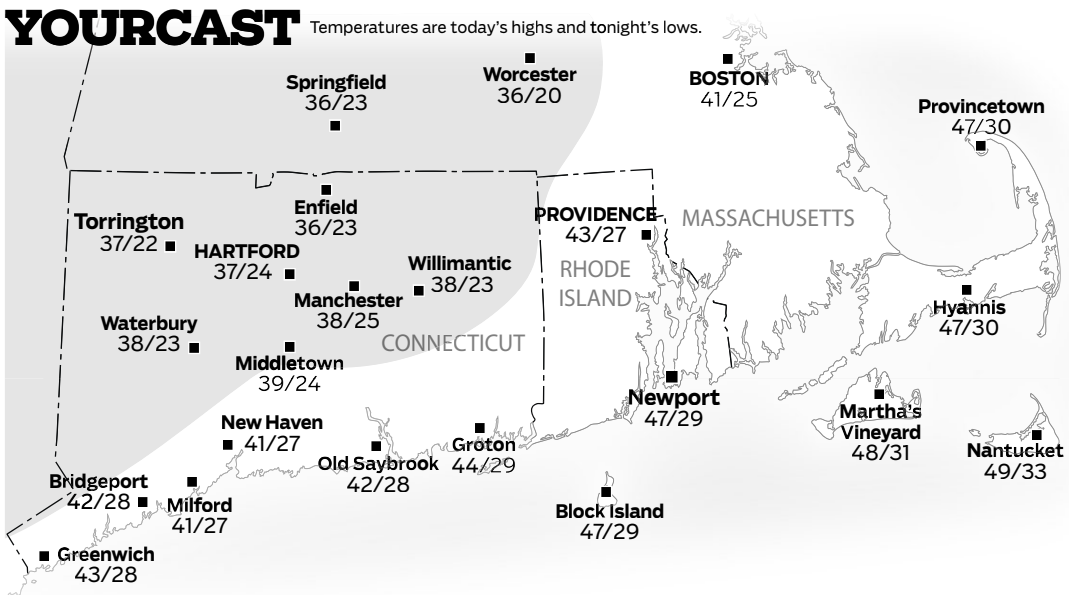
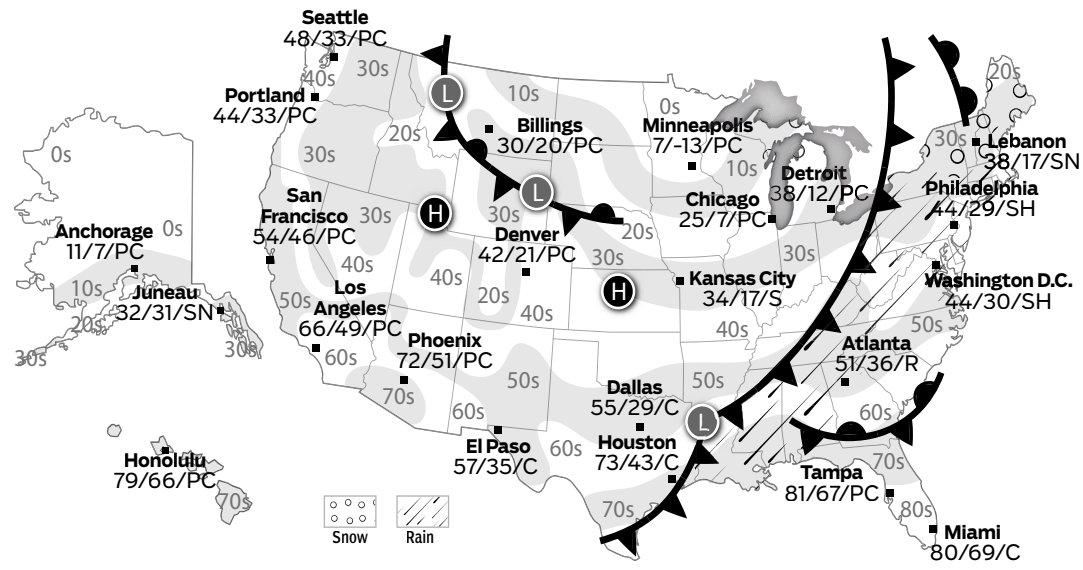
YOURCAST

Temperatures are today's highs and tonight's lows.





OUTLOOK

A Winter Weather Advisory is in effect for a period of freezing rain on Sunday at the start of the precipitation. Litchfield, Hartford, Tolland, northern Fairfield, and northern New Haven counties are under the advisory. As the day progresses, temperatures will reach above freezing, generally by early afternoon, then plain rain is expected. Portions of northern Litchfield County could remain as ice until the mid to late afternoon. Accumulations of ice will range from a trace to around a tenth of an inch. The rain showers end overnight, then a cold start to the week.

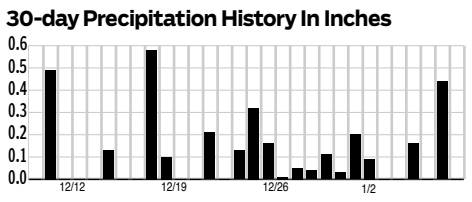
-Gary Lessor

ALMANAC

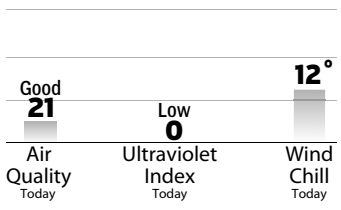
Precipitation In Inches	Total	Normal
Yesterday (by 7 p.m.)	0.00	0.10
Month to date	0.89	0.90
Total this year	0.89	0.90
Snowfall In Inches		
Yesterday (by 4 p.m.)	0.0	0.5
Total this year	9.6	15.7

Precipitation, temperature at Windsor Locks

30-day Precipitation History In Inches



Air Quality Forecast For Today



Tides	High	Low	Temp.
N.L. State Pier	2:34 a.m. 2:48 p.m.	9:12 a.m. 9:24 p.m.	39°
Saybrook Jetty	3:45 a.m. 3:59 p.m.	10:05 a.m. 10:17 p.m.	40°
Connecticut River at Portland	6:28 a.m. 6:42 p.m.	1:10 a.m. 1:51 p.m.	
Madison	3:57 a.m. 4:21 p.m.	10:13 a.m. 10:29 p.m.	40°
New Haven	4:17 a.m. 4:41 p.m.	10:37 a.m. 10:53 p.m.	40°
Stamford	4:21 a.m. 4:45 p.m.	10:51 a.m. 11:07 p.m.	43°

River Stage at Hartford: 4.16 feet at 5:30 p.m.

	Today	Tomorrow
Sunrise	7:18 a.m.	7:17 a.m.
Sunset	4:38 p.m.	4:39 p.m.
Moonrise	11:35 a.m.	12:36 a.m.
Moonset	p.m.	11:57 a.m.

Moon Phase

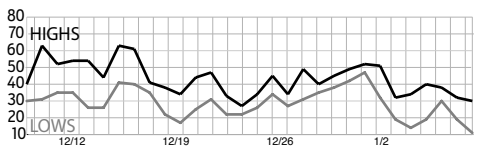
First	Full	Last	New
Jan 9	Jan 17	Jan 25	Feb 1

Boating	L.I. Sound W	L.I. Sound E	B. I. Sound
Weather	Showers	Showers	Showers
Wind	SW, 15-20	SW, 20-25	SW, 20-25
Seas	2-3 ft.	2-4 ft.	4-7 ft.

Temperature	High	Low
Saturday	30 at 3:07 p.m	11 at 8:01 a.m
Normal for date	36	20
Record for date	62 in 2008	-7 in 1968
A year ago	42	20
Range this year	52	11

Heating Degree Days	Season	Normal	Last Season
For July 1 - Jan 8	2074	2465	2209

30-day Temperature History



Atmosphere	High	Low
Barometer	30.57 at 6 p.m.	30.12 at 12 a.m.
Dew point	8° at 12 a.m.	0° at 4 p.m.

AROUND THE WORLD

Today's forecast in cities not included in the maps above:

NEW ENGLAND											
Bangor	35	17	SN	Baltimore	43	28	SH	Nashville	47	21	R
Burlington	34	12	SN	Bismarck	9	-14	C	New Orleans	79	50	C
Caribou	29	4	SF	Boise	30	9	S	New York	43	27	SH
Concord	35	25	SN	Buffalo	40	15	C	Okla. City	44	20	PC
Montpelier	32	11	SN	Charleston	74	48	C	Omaha	30	9	S
Mt. Wash.	25	-15	SN	Cincinnati	42	14	C	Orlando	83	64	PC
Portland	39	22	SH	Cleveland	39	15	C	Pittsburgh	45	17	SH
Woods Hole	47	27	SH	Indianapolis	38	15	PC	Raleigh	57	39	C
NATION				Jacksonville	78	61	C	St. Louis	34	17	PC
Albany	36	23	SN	Las Vegas	62	41	S	Salt Lake City	41	21	PC
Albuquerque	50	28	PC	Miami Beach	80	70	SH	San Antonio	70	40	PC
Atlantic City	50	28	C	Milwaukee	20	2	PC	San Diego	66	51	PC
								San Juan	82	73	PC
								Tucson	67	47	PC
								WORLD			
								Amsterdam	45	34	SH
								Athens	59	45	SH
								Bangkok	91	70	S
								Barbados	83	75	C
								Beijing	39	23	C
								Beirut	71	58	PC
								Berlin	36	30	C
								Bermuda	67	66	C

Budapest	34	25	PC	Kingston	87	70	PC	Stockholm	30	22	C
Buenos Aires	88	73	PC	Lisbon	61	50	PC	Sydney	81	70	T
Cairo	64	49	PC	London	45	39	S	Tel Aviv	68	51	SH
Cancun	82	71	SH	Madrid	57	48	PC	Tokyo	54	36	C
Dubai	75	64	PC	Mexico City	74	44	PC	Toronto	37	16	SN
Dublin	46	39	PC	Milan	43	27	R	Vancouver	43	32	S
Edinburgh	41	34	C	Montreal	36	7	SN	Warsaw	34	23	S
Helsinki	25	1	SF	Moscow	23	18	SN				
Hong Kong	70	64	PC	Nassau	82	64	SH				
Istanbul	57	46	R	New Delhi	64	48	SH				
Jerusalem	59	46	C	Paris	45	39	SH				
Johannesburg	75	59	T	Prague	36	32	SH				
				Rio de Janeiro	77	70	R				
				Rome	50	37	C				
				Seoul	39	27	S				
				Singapore	91	75	SH				

KEY: **S** Sunny, **C** Cloudy, **PC** Partly Cloudy, **R** Rain, **SH** Showers, **SN** Snow, **SF** Snow Flurries, **T** T-storms

Weather page produced by WESTERN CONNECTICUT STATE UNIVERSITY Weather Center

Expect roster-building chaos when baseball's lockout ends

By Alex Speier
Boston Globe

BOSTON — Think the pace of activity in the days leading up to the decision by MLB owners to lock out players Dec. 2 was hectic? Just wait for what might come on the other side of the work stoppage.

Yes, the pace of activity in late November proved atypically frenzied. A total of 55 free agents signed major league deals in the four weeks between the conclusion of the World Series and the start of the lockout — a startling jump over the eight deals that got done in November 2020. Another dozen players signed minor league deals.

Still, more than 200 players remain unsigned with the transaction freeze in place. And given the lack of progress — or urgency — in talks between owners and players, it doesn't appear there will be additional signings any time soon.

If the lockout drifts into February or later — pushing against the scheduled starting date of spring training — its conclusion when there is a new collective bargaining agreement will unleash a torrent of activity. Carlos Correa, Freddie Freeman, Trevor Story, Clayton Kershaw, and Kyle Schwarber are among the most prominent players who will be both sought-after and in search of homes. Roster-building could be compressed into a few weeks, if that — a possibility that likely informed the rush of buzzer-beating contracts before the lockout.

What might that look like? Former Red Sox general manager Dan Duquette has some idea.

"You just prepare for a number of different scenarios," he said, "because you don't really know what's going to happen."

Duquette's lesson was gleaned from more than a quarter-century ago. He became Sox GM in 1994, a disappointing year on multiple levels. The team went just 54-61 under Butch Hobson, and the season ended in August because of a strike.

That winter, as the strike dragged on and owners and players made little headway, the Sox envisioned a massive makeover that seemed possible when owners imposed a new economic structure that included a salary cap and modified rules for free agency — with players becoming eligible after accruing five years of service time rather than six. Duquette saw an opportunity to transform the Sox, quickly reaching agreements with three of the most prominent new free agents.

"We actually had three-year deals with Kevin Appier, who was a No. 2 starter with Kansas City; John Wetteland, who was a closer for the Expos; and then Sammy Sosa. We had agreed to terms with all three on three-year deals, essentially around $15 million for each," said Duquette. "Pretty good long-term signings for the Sox."

But the strike persisted, and owners decided to assemble teams of replacement players for spring training. In March, with the strike still going, the National Labor Relations Board sought an injunction against the owner-imposed system and the plan to open the season with replacement players.

That injunction was granted by then-US District Court Judge Sonia Sotomayor, resulting in a reinstatement of the rules of the prior CBA. The decision ended the strike but also meant that all of the Sox' free agent signings would be nullified.

Duquette had to go back to work in rebuilding his team, with gaping holes all over the roster at the outset of a return by players for a rushed three-week spring training.

"You had to put together the team on the fly that year like everybody else," said Duquette.

LOCAL SCOREBOARD

SATURDAY'S HIGH SCHOOL RESULTS

BOYS BASKETBALL

CCC-West
FARMINGTON 45, GLASTONBURY 33
GLASTONBURY (1-5): Owen Peterson 3-0-8, Khalia Young 3-0-8, Adam Molusis 3-1-8, Trey Tennyson 0-0-0, Dan Cantafi 2-0-5, Quinn Twombly 0-0-0, Jack Hennessy 2-0-4. Totals 13-1-33.
FARMINGTON (3-2): Jordan Anthony 2-2-7, Christian Harris 0-0-0, Jahkai Veal 1-0-2, Nico Augustino 0-0-0, Chad Rizzo 1-0-3, Jared Young 9-0-19, Nick Duncan 5-4-14. Totals 18-6-45.
G; 6; 10; 14; 3; —; 33
F; 6; 11; 14; 14; —; 45
CCC-Inter
SOUTHINGTON 45, ENFIELD 38
SOUTHINGTON (2-4): Nate Cofrancesco 1-0-2, Eli Whitehead 1-2-4, John Cessario 1-0-3, Ryan Hammarlund 2-0-6, Carson Lentini 1-2-4, Aidan Buck 4-5-15, Luke Penna 4-3-11. Totals 14-12-45.
ENFIELD (2-4): Kaden Birkett 7-3-17, Josiah Whaley 3-1-8, Alex Herron 1-0-2, Tighe Thebodeau 2-6-11. Totals 13-10-38.
S; 13; 8; 5; 19; —; 45
E; 13; 6; 6; 13; —; 38
E.O. SMITH 57, BULKELEY 39
BULKELEY (1-3): Yariel Morales 1-0-2, Edgar Santiago 1-0-3, Nathan Colon 0-1-1, Jephte Antoine 1-0-2, Martin Aponte 5-0-10, T. Malone 10-0-21. Totals 18-1-39.
E.O. SMITH (4-3): Brendan Raynor 0-0-0, Samuel DeJesus 3-2-8, Peter Elumogo 2-2-6, Jackson Stearns 6-2-14, Jordan Sawyer 1-0-2, Leon Lin 6-4-18, Camden Shea 0-0-0, Noah Cordone 3-1-7, Kai Tolley 1-0-2. Totals 22-11-57.
B; 6; 8; 9; 16; —; 39
EOS; 10; 12; 16; 19; —; 57
NCCC
SMSA 55, COVENTRY 42
Shoreline
WESTBROOK 60, COGINCHAUG 53
PORTLAND 63, HALE-RAY 43
CRAL
UNIVERSITY 56, MLC 38
UNIVERSITY (4-0): Norman Harris 5-0-11, Yousif Abdelgadir 5-1-12, Nate Torres 1-1-3, Jonathan Christian 0-3-3, Makinton Dophin 2-0-6, Emmanuel Ikechukwu 6-0-14, Shalik Ceasar 2-1-5, Chauncey Reid 1-0-2. Totals 24-6-56.
MLC (1-1): Alec Lorenzo 2-0-6, Trey Moses 2-0-4, Ronald Baapogmah 3-1-7, Jarell Deer 3-1-7, Zamar Gibson 2-1-5, Alex Grice 3-3-9. Totals 15-7-38.
U; 15; 19; 13; 9; —; 56
M; 6; 6; 14; 12; —; 38
ECC
BACON ACADEMY 50, LEDYARD 46
LEDYARD (2-5): Albert Frank 1-0-3, James Green 2-0-5, Peyton Luther 2-3-9, Liam Stahlbush 0-2-2, Ryan Outlow 4-5-13, Connor Keefe 4-0-8, Dorell Cagle 2-0-4, Cadden Whipple 1-0-2. Totals 16-10-46.
BACON ACADEMY (4-2): Sam Blumberger 5-3-14, Ryan Claffey 2-4-8, Elijah Black 3-11-18, Matt Lizotte 2-0-4, Keegan Appleby 2-0-6, Jake Martino 0-0-0. Totals 14-18-50.
L; 6; 9; 14; 17; —; 46
BA; 4; 15; 17; 14; —; 50
Others
RHAM 79, CHENEY TECH 45
CHENEY TECH (2-2): Ky-mani Thomas 2-1-5, Xavier McCall 8-0-16, Damnic Gittens 5-0-10, Omar Rios 2-0-4, Kelvin Rios 0-1-1, Justin Szrejna 2-0-6, Dazshawn Copeland 0-1-1, Leo Lopez 0-2-2. Totals 19-5-45.
RHAM (7-0): Jimmy Hulland 3-0-8, Troy Miller 8-2-22, Spencer Pilkington 7-1-16, Aidan Allen 2-1-5, Mike Poncini 6-1-13, Ryan Heneghan 3-0-6, Alex Demosthenous 1-0-2, Roan Trzaskos 3-1-7. Totals 33-6-79.
CT; 7; 11; 14; 13; —; 45
R; 24; 18; 12; 25; —; 79
WEAVER 58, NEW BRITAIN 50
WEAVER (2-3): Stephen Wilson 0-1-1, Damar Artis 4-3-11, Mahari Taylor 5-0-11, Madden Cupe 5-4-18, Nazir Nowlin 4-5-13, Chris Wilson 2-0-4. Totals 20-13-58.
NEW BRITAIN (1-4): Demari Johnson 0-2-2, Jackson Forte 3-2-8, Xavier Goode 1-0-3, Juan Desiderio 1-0-2, Omarion Gadson 4-4-12, Dennis Forbes 6-1-13, Steven Chaneco 1-0-2, Dontay Bishop 1-0-2. Totals 17-9-50.
W; 10; 19; 13; 16; —; 58
NB; 9; 15; 11; 15; —; 50
NEW LONDON 46, HALL 40

GIRLS BASKETBALL

CCC-West
FARMINGTON 40, GLASTONBURY 32
CCC-Inter
SIMSBURY 57, TOLLAND 22
Shoreline
COGINCHAUG 54, WESTBROOK 28
COGINCHAUG (4-1): Serena Fournier 0-2-2, Katie Farr 4-0-9, Alyssa Woodward 1-0-2, Mia Poturnicki 8-5-21, Allison Strang 6-0-12, Jackie Kelly 1-0-2, Chloe Shafir 3-0-6. Totals 23-7-54.
WESTBROOK (4-2): Adriana Stranieri 2-0-4, Leticia Pires 1-0-3, Sadie Susi 1-0-2, Jami Sacco 6-2-17, Alex Zanzalari 1-0-2. Totals 11-2-28.
C; 17; 12; 10; 15; —; 54
W; 10; 10; 1; 7; —; 28
Others
BERLIN 49, KILLINGLY 43
BERLIN (3-3): Jenna Wenzel 3-5-12, Janessa Yaconiello 1-0-2, Ava Desmarais 2-0-4, Maddy Sadowski 0-7-7, Rylee Cop 2-0-4, Clare McGeever 2-4-9, Emma Ellison 2-0-5, Alivia Halkias 0-1-1, Kailee DeMaio 2-0-5. Totals 16-17-49.
KILLINGLY (3-6): Laura Farquhar 2-0-4, Molly Crabtree 3-1-8, Emma Carpenter 1-2-4, Hannah Grudzien 2-7-11, Sydney Crabtree 5-0-13, Makala Dube 1-0-3. Totals 14-10-43.
B; 4; 13; 16; 16; —; 49
K; 10; 13; 8; 22; —; 43

BOYS HOCKEY

SCC/SWC
CHESHIRE 4, AMITY 1
Others
HAND 5, BURRILLVILLE (R.I.) 2

GIRLS HOCKEY

Others
SIMSBURY 4, WEST HAVEN/SHA 2
CONARD/HALL 5, HAND CO-OP 2

WRESTLING

Others
GUILFORD 58, MIDDLETOWN 14
LEDYARD 48, MIDDLETOWN 29
TRUMBULL 63, MIDDLETOWN 18
Southington Duals
NFA 45, HAND 36
Bristol Central Invitational
Team **results:** 1. New Fairfield, 142; 2. New Milford, 141.5; 3. Berlin, 139; 4. Hall, 135; 5. Pomperaug, 116.5; 6. Avon, 107.5; 7. Bristol Eastern, 89.5; 8. Canton, 81; 9. Bristol Central, 75; 10. Plainville, 71; 11. Wethersfield, 46; 12. Farmington, 41; 13. Enfield, 23; 15. Woodland, 20; 16. Watertown, 8.
Casey Yates Invitational (Lyman Memorial)
Team **results:** 1. Haddam-Killingworth, 186; 2. Killingly, 164.5; 3. Lyman Memorial/Windham Tech, 131; 4. Windham, 117; 5. Montville, 101; T-6. Portland and Fitch, 88; 8. Bacon Academy, 58; 9. Stafford, 54; 10. Rockville, 47; 11. Coventry, 40; 12. Stonington, 13.

FRIDAY'S LATE COLLEGE RESULTS

MEN'S BASKETBALL

MARIST 60, FAIRFIELD 51

WOMEN'S BASKETBALL

TRINITY 60, BOWDOIN 57 (OT)
TUFTS 86, WESLEYAN 66
MEN'S HOCKEY
TRINITY 5, MIDDLEBURY 0
NIAGARA 5, SACRED HEART 4 (OT)
WOMEN'S HOCKEY
UCONN 5, VERMONT 1
WILLIAMS 3, TRINITY 2

SATURDAY'S COLLEGE RESULTS

MEN'S BASKETBALL

SETON HALL 90, UCONN 87 (OT)
MERRIMACK 66, CENTRAL 57
EASTERN 61, CASTLETON 60
ST. JOSEPH 95, REGIS 54

WOMEN'S BASKETBALL

CENTRAL 69, MERRIMACK 53
TRINITY 52, COLBY 50 (OT)
RIVIER 71, ST. JOSEPH 70
YALE 80, HARVARD 73
QUINNIPIAC 68, SIENA 51
WAGNER 52, SACRED HEART 38
FAIRFIELD AT RIDER, LATE
MEN'S HOCKEY
UCONN 5, BOSTON COLLEGE 4
TRINITY 2, WILLIAMS 0
WESLEYAN 3, MIDDLEBURY 1
SACRED HEART 2, NIAGARA 1
WOMEN'S HOCKEY
VERMONT 6, UCONN 2
TRINITY 2, WILLIAMS 0
CLARKSON 3, QUINNIPIAC 2

SUNDAY'S COLLEGE SCHEDULE

MEN'S BASKETBALL

Quinnipiac at Niagara, 1p.m.
Wesleyan at Bates, 2p.m.
Fairfield at Siena, 2p.m.

WOMEN'S BASKETBALL

Creighton at UConn (Gampel), 1p.m.
Bates at Wesleyan, 2p.m.
MEN'S HOCKEY
Williams at Wesleyan, 3p.m.

Big East basketball standings
MEN'S

Team; CONF; CPCT; OVR; PCT
Providence; 4-1; .800; 14-2; .875
Villanova; 4-1; .800; 11-4; .733
Xavier; 2-1; .667; 12-2; .857
Creighton; 2-1; .667; 10-4; .714
Seton Hall; 2-2; .500; 11-3; .786
St. John's; 1-1; .500; 9-4; .692
Marquette; 2-3; .400; 10-6; .625
UConn; 1-2; .333; 10-4; .714
Butler; 1-2; .333; 8-6; .571
Georgetown; 0-1; .000; 6-6; .500
DePaul; 0-4; .000; 9-5; .643

FRIDAY'S LATE RESULTS

MARQUETTE 92, GEORGETOWN 64
XAVIER 87, BUTLER 72

SATURDAY'S RESULTS

SETON HALL 90, UCONN 87 (OT)
PROVIDENCE 83, ST. JOHN'S 73
VILLANOVA 79, DEPAUL 64

TUESDAY'S SCHEDULE

DePaul at Marquette, 7p.m.
Providence at Creighton, 9p.m.
WOMEN'S

Team; CONF; CPCT; OVR; PCT
Creighton; 5-0; 1.000; 10-3; .769
DePaul; 4-0; 1.000; 12-3; .800
UConn; 1-0; 1.000; 6-3; .667
Marquette; 2-2; .500; 9-4; .692
Villanova; 2-2; .500; 8-5; .615
Georgetown; 1-1; .500; 6-4; .600
St. John's; 1-2; .333; 5-8; .385
Seton Hall; 1-3; .250; 6-6; .500
Providence; 1-3; .250; 6-7; .462
Xavier; 1-3; .250; 6-7; .462
Butler; 0-3; .000; 1-11; .083

FRIDAY'S LATE RESULTS

DEPAUL 98, PROVIDENCE 77
CREIGHTON 62, MARQUETTE 45

SUNDAY'S SCHEDULE

Creighton at UConn, 1p.m.
Villanova at Georgetown, 2p.m.
Hockey East standings
MEN'S

Team; OGP; OVR; CGP; CONF; CPTS
UMass Lowell; 17; 11-3-3; 11; 8-2-1; 25
UMass; 17; 10-5-2; 11; 7-2-2; 24
Northeastern; 20; 15-4-1; 11; 7-3-1; 23
Providence; 23; 15-7-1; 11; 6-5-0; 19
Boston College; 19; 10-6-3; 11; 5-4-2; 19
UConn; 16; 9-7-0; 10; 6-4-0; 17
Boston University; 20; 8-9-3; 13; 5-5-3; 17
Merrimack; 18; 7-10-1; 10; 3-7-0; 12
New Hampshire; 19; 8-10-1; 11; 3-7-1; 9
Vermont; 18; 3-13-2; 10; 2-6-2; 8
Maine; 18; 2-12-4; 11; 1-8-2; 7

FRIDAY'S LATE RESULTS

BOSTON UNIVERSITY 7, ARIZONA STATE 1
ALASKA 6, MAINE 2
NORTHEASTERN 1, LIU 0

SATURDAY'S RESULTS

UCONN 5, BOSTON COLLEGE 4
NORTHEASTERN 6, LIU 0
MICHIGAN 4, UMASS 1
ARIZONA STATE AT BOSTON UNIVERSITY, LATE
ALASKA AT MAINE, LATE
BENTLEY AT MERRIMACK, LATE
CLARKSON AT NEW HAMPSHIRE, LATE

SUNDAY'S SCHEDULE

UMass at Michigan, 4p.m.
WOMEN'S

Team; OGP; OVR; CGP; CONF; CPTS
Northeastern; 21; 18-2-1; 16; 13-2-1; 41
UConn; 22; 15-5-2; 15; 9-4-2; 28
Boston University; 20; 9-7-4; 15; 8-4-3; 27
Vermont; 22; 11-9-2; 15; 8-6-1; 25
Boston College; 18; 10-8-0; 13; 8-5-0; 21
New Hampshire; 22; 8-12-2; 15; 6-8-1; 21
Providence; 20; 8-7-5; 13; 5-6-2; 19
Maine; 20; 6-13-1; 13; 4-8-1; 16
Merrimack; 22; 5-16-1; 17; 4-12-1; 15
Holy Cross; 17; 3-14-0; 12; 1-11-0; 3

FRIDAY'S LATE RESULT

UCONN 5, VERMONT 1

SATURDAY'S RESULTS

VERMONT 6, UCONN 2
NORTHEASTERN 3, MERRIMACK 1
NEW HAMPSHIRE 3, PROVIDENCE 1

MONDAY'S SCHEDULE

Holy Cross at Maine, 2p.m.

Hartford Courant
CTHOME
& REAL ESTATE

Alice Waters in her home library Dec. 8 in Berkeley, California. **MATTHEW MILLMAN/THE NEW YORK TIMES**

'A chamber of curiosities'

Home libraries a private sanctuary programmed for escapism, joy

By Julie Lasky
The New York Times

At the turn of the millennium, Reid Byers, a computer systems architect, set out to build a private library at his home in Princeton, New Jersey. Finding few books on library architecture that were not centuries old and in a dead or mildewed language, he took the advice of a neighbor across the street, novelist Toni Morrison.

Morrison "once famously said if there is a book you want to read and it doesn't exist, then you must write it," recalled Byers, 74, in a video chat from his current home, in Portland, Maine.

The project stretched over a generation and culminated last year in a profusely illustrated, detail-crammed, Latin-strewn and yet remarkably unstuffy book called "The Private Library: The History of the Architecture and Furnishing of the Domestic Bookroom" (Oak Knoll Press).

The opus arrives at an ambivalent time for book owners. As the pandemic's social and economic disruptions have nudged people into new homes, some are questioning whether it is worth dragging along their collections. Given the inflated costs of real estate and the capacity of e-readers to hold thousands of titles, maybe that precious floor and wall space could be put to other uses?

Lisa Jacobs, founder and CEO of Imagine It Done, a home organization service in New York City, said that out of hundreds of projects in the past few years, she can recall only three requests to organize books. In one of those examples, the arranged books were treated as a backdrop — to be admired, but not read. "The clientele that has collected books through the years are not as numerous for us," she said.

And yet there are clear benefits in a pandemic to having a private sanctuary programmed for escapism.

"The tactile connection to books and the need for places of refuge in the home, both for work and for personal well-being, have made libraries a renewed focus in residential design," said Andrew Cogar, president of Historical Concepts, an architecture firm with offices in Atlanta and New York.

Morgan Munsey, who sells real estate for Compass in New York, has seen well-groomed libraries in brownstones help spark bidding wars. "Even when I stage a house, I put books in them," he said.

In "The Private Library," Byers goes to the heart of why physical books continue to beguile us. Individually, they are frequently useful or delightful, but it is when books are displayed en masse that they really work wonders. Covering the walls of a room, piled up to the ceiling and exuding the breath of generations, they nourish the senses, slay boredom and relieve distress.

"Entering our library should feel like easing into a hot tub, strolling into a magic store, emerging into the orchestra pit, or entering a chamber of curiosities, the club, the circus, our cabin on an outbound yacht, the house of an old friend," he writes. "It is a setting forth, and it is a coming back to center."

Byers coined a term — "book-wrapt" — to describe the exhilarating comfort of a well-stocked library. The fusty spelling is no affectation, but an efficient packing of meaning into a tight space (which, when you think of it, also describes many libraries). To be surrounded by books is to be held rapt in an enchanted circle and to experience the rapture of being transported to other worlds.

So how many books does it take to feel book-wrapt? Byers cited a common belief that 1,000 is the minimum in any self-respecting home library. Then he quickly divided that number in half. Five hundred books ensure that a room "will begin to feel like a library," he said. And even that number is negotiable. The library he kept at the end of his bunk on an aircraft carrier in Vietnam, he said, was "very highly valued, though it probably didn't have 30 books in it."

"What's 5 times 40?" Alice Waters, chef and food activist, recently asked. (The question was rhetorical.) "Two hundred, 400, 600, 800," she calculated, apparently scanning the bookcases around her and adding up their contents (she was speaking on the phone). "And then probably another 800," she said, referring to other rooms in her bungalow in Berkeley, California.

Yes, Waters, 77, who recently opened a new restaurant in Los Angeles called Lulu, is officially book-wrapt. She owns hundreds of cookbooks organized by cuisine, as well as volumes on farming, nutrition, education, environmental calamity, victory gardens, chef memoirs, French gastronomic terminology, art, architecture, design and fiction.

She uses a library ladder — her shelves rise that high. "But I'm not a reader; I'm a film person," she said. "I like to be able to pull out a book and read a passage and be inspired."

Reader or not, Waters' sparrow-like style of dipping and hopping is, in Byers' view, one of the great joys of library ownership. "The ability to browse among your books generates something completely new," he said. "I like to think of it as a guaranteed cure for boredom."

It is easy to fall into a semantic swamp figuring out exactly where a jumble of books ends and a library begins, but we have clear ideas of what a room designated as a library should look like. You can thank the English country house for that, Byers said.

Having begun 4,000 years ago, as "strange little rooms in modest Mesopotamian houses" storing cuneiform tablets, libraries reached their Western European apotheosis by the 18th and 19th centuries as grand paneled spaces with fireplaces, ornate ceilings, built-in shelves, hard and soft chairs (for serious and relaxed reading), plush carpets, game tables, maybe a grand piano and secret doors (through which servants discreetly entered to tend fires).

"Libraries always refer to earlier libraries," Byers said. Influencers include the 45-foot-long Italian Renaissance room with a barrel vault built in the mid-15th century by Federico da Montefeltro, Duke of Urbino, and, to a lesser extent, the bookcase-lined refuge of British diarist Samuel Pepys, who died in 1703. Asked to describe what the library of the future might look like, Byers flashed a photo of a room at Highclere Castle in England, the setting of the television series "Downton Abbey."

Masses of books, Byers said, represent "delights that we hold in possibility" — the joy of being able to lift a hand and tap unexplored worlds. (Because who among us has read every single book in our libraries?) "I like to be in a room where I've read half the books, and I'd like there to be enough books that I cannot possibly read them in my remaining years," he said.

Still, one can dream of completion, as Byers, who was ordained as a Presbyterian minister, apparently did when he inscribed this verse inside volumes from his own collection:

This book belongs to the
Rev. Reid Byers,
Who still hopes to read it
Before he expires.

Home design trends for the new year

By Cathy Hobbs
Tribune News Service

With a new year comes new trends. What will be hot this year? While many existing trends are slated to remain popular, a number of new trends are also emerging. Here are some of the predictions for what will be on trend for this year.

Tile: Whether on the floor, walls or as accents, the prominent use of tile remains on trend, especially in bathrooms and kitchens.

Wallpaper: Wallpaper remains hotter than ever. Whether you choose to use it on an accent wall or to cover surfaces in an entire room, wallpaper provides an opportunity to infuse both color and texture into a space.

Tone on tone: Yes, it is still OK to infuse bursts of color, but monochromatic or tone-on-tone interiors remains modern and fresh.

Two-tone cabinetry: The trend started roughly a decade ago of mixing different cabinets in the same space. This mix of colors and materials remains on trend.

Cozy elements: Hygge is still hot as it relates to infusing cozy elements into a home, such as fireplaces.

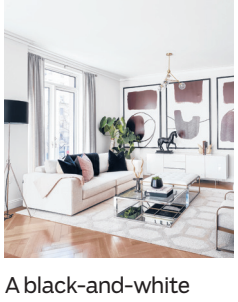
Home offices: As society continues to pivot more and more, workers will continue to work from home. The home office trend is predicted to continue to grow.

Black and white: Many people continue to look for a color palette that is timeless yet elegant, and black and white remains a popular choice.

Bronze, brass and copper: While traditional finishes such as chrome and nickel have their appeal, many are opting for more unexpected finishes such as bronze, brass and copper.

Mirrors: Mirrors are back in vogue. Whether you are using them down a hallway or in a series to mimic the look and feel of windows, a generous use of mirrors remains a popular trend.

Colored cabinetry: From, red to black, blue and even purple, the trend remains to incorporate color and individuality into social areas such as the kitchen.



A black-and-white interior space provides a classic color palette. **PROVIDED PHOTO/TNS**

REAL ESTATE MATTERS

Homeowner can't find original deed

Old document not needed for resale, transfer to trust

By Ilyce Glink and Samuel J. Tamkin
Tribune Content Agency

You need to prepare a new document to convey your ownership interest in the home to a new buyer, but you don't need the original deed to do that. **DREAMSTIME**

Q: My mother bought her home in 1968 but doesn't remember where the title or deed is. She has the release of mortgage paperwork. Is this the same thing as her title? What documents do we need to put the property into her living trust?

A: Fifty years is a long time to live in the same home, and we wouldn't necessarily expect our readers to be able to put their hands on the title document to their home after all that time.

When your mother purchased her home, the seller's attorney or the settlement agent would have drafted a warranty deed or other document to convey the seller's ownership interest in the home to your mom.

At the closing or settlement, the closing agent would have sent the deed to the local recorder of deed's office (or other office that takes care of the filing or recording of local real estate transactions). Once the document gets to that office, the filing office records or files the deed and then mails it back to the new owner of the property.

Sometime around a half century ago, your mother received a letter in the mail with the original deed for the purchase of her home. Some homeowners, but not all, might still have that document all these years later.

The good news is your mother doesn't need to worry. She doesn't need the original document to sell her home or to transfer her ownership interest into a living trust. Selling a home is different from selling a car. With a car, you need the original title document issued by the state to complete the transaction, which you'll then sign over to the new buyer.

When you sell a home, you need to prepare a new document that will convey your ownership interest in the home to the new buyer, but you don't need the original deed to do that.

You mentioned that your mom has the release of mortgage from her old lender. That's a good thing as it shows that she paid off the old loan in full and that the lender released any hold it may have had to the title. However, the fact there is a mortgage lender's lien on the home does not change the fact that your mom owned and still owns the home.

Here's how to transfer assets into your living trust: Have the attorney who drafted the living trust, or a real estate or estate attorney, prepare a deed of conveyance to change the ownership of the home from your mom's own name to the name of her living trust.

Depending on where you live, you might have other paperwork to fill out to transfer ownership of the home, including transfer tax documents, exemption certificates, local certifications, or other documents. You may also have to pay filing fees or other fees to complete the transfer.

Ilyce Glink is the CEO of Best Money Moves and Samuel J. Tamkin is a real estate attorney. Contact them through the website ThinkGlink.com.

An organized approach to decluttering is your best tool to bring order to your home. **DREAMSTIME**

HOME REMEDIES

Decluttering your home is a mess-tackling marathon

By Paul F. P. Pogue
Ask Angi

The holiday season tends to leave a trail of clutter in its wake. Between decorations, gifts (and their wrapping!) and the supplies you put out to host guests, it's no wonder you'd have a mess on your hands. As overwhelming as it may seem, it is possible to declutter your space (and set off a New Year's resolution to be more organized!) And you certainly can do better, if you devote some time and attention to getting it right.

First things first — be ready to commit some time to this task. Decluttering takes time, and you'll likely get discouraged (and possibly quit) if you expect to finish it all in a single weekend. When it comes to decluttering, it's a mess-tackling marathon, not a sprint.

The most important trick for decluttering is compartmentalizing and sticking to it. Experts say letting yourself get distracted or overwhelmed is a sure ticket to organizing failure. Go through one room at a time, tune out distractions, and follow a checklist. Divide the project into four categories: "toss," "keep," "donate," and "misplaced." This system will help maintain a steady flow as you move through the room. If things belong there, leave them; otherwise, place them in the box and move on. Don't follow through with the action on the box until the room is complete. It can be tempting to move misplaced items back to where they belong as you come across them, but that's the kind of thing that derails decluttering efforts!

Once you've completed a room, go ahead and return the "misplaced" and "keep" items to where they belong, get rid of the "toss" items, and put "donate" items aside for later.

Another tip is to follow the old saying, "a place for everything and everything in its place." If something goes back to the same place every time, it's pretty easy to avoid a mess.

Once you've got your clutter under control, keep a daily or weekly checklist of things to do that will help maintain your newly ordered surroundings. Get into a routine of resetting rooms when you're done using them. Put away books, pencils, toys, craft items or whatever you might be using as soon as you're done with them. This will quickly become second nature if you make it a regular habit.

You can also turn to the experts for help by hiring a professional organizer. A pro tends to cost between $55 and $100 per hour, but the skills they bring to the table make the cost more than worthwhile. If you can't afford to hire someone for the several hours it would take to organize the average home, consider a shorter consultation. Even if they walk you through just one room, an organizer can teach you the basic skills to bring order to your mess in no time!

TREASURES

Chinese soapstone carving is an attractive double vase

By Helaine Fendelman and Joe Rosson
Tribune News Service

In the case of this carved soapstone vase, bigger would have been better. **READER SUBMITTED/TNS**

Q: I hope you can help me identify this piece of sculpture. My mother had this piece sitting around for years and now it has been passed down to me. It is 7 inches tall and 6 inches wide. What is it called? And does it have any value?

A: Yes, it does have a name, and yes, it does have monetary value.

But we were a little nonplussed by the term "sculpture." We tend to call pieces like this "carvings," but we suppose that since it's a three-dimensional depiction of a bird among foliage, "sculpture" is not entirely out of the ballpark.

This double vase is a Chinese soapstone carving, probably from the early years of the 20th century. We see some art nouveau influence in the curving, curling leaves and the naturalistic rendering of a mythical bird known as "fenghuang."

Many times the bird is referred to as a phoenix, the mythical bird that bursts into flames at the end of its life and then rises from the ashes. This is a Greek myth that should not be transferred to Chinese carvings because in this case, East does not really meet West.

The fenghuang rules over all the other birds. Originally "feng" was the male bird and "huang" was the female, but over time they merged to become one bird. The bird is also called the "ho-ho bird" or "August Rooster." At one time, it was said that the fenghuang bird had the beak of a rooster, face of a swallow, neck of a snake, breast of a goose, back of a tortoise, hindquarters of a stag and the tail of a fish.

The fenghuang is the symbol for virtue and grace and is the union of yin and yang. This vase is made from a mottled reddish-brown soapstone or steatite that is an easily carved talc schist. The talc content varies in the stone, and the ones used by the Chinese for this type of carving were up to 80% talc, while the soapstone used today for such things as countertops is only 30% talc.

Soapstone, which was also carved by Vikings, Egyptians, Inuits, Native Americans and many others, can be found in shades of pink, white, gray, brown, green, black, yellow and more. Large intricately carved pieces of Chinese soapstone (depictions of mountains, villages and the like) can bring serious money, but smaller pieces such as this one are much more common and less expensive.

This carving is better carved than most and the color of the soapstone is attractive. In our opinion it should be insured for between $200 and $300 if it is in perfect condition.

Helaine Fendelman and Joe Rosson have written a number of books on antiques. Do you have an item you'd like to know more about? Contact them at Joe Rosson, 2504 Seymour Ave., Knoxville, TN 37917, or email them at treasures@knology.net. If you'd like your question to be considered for their column, include a high-resolution photo of the subject, which must be in focus, with your inquiry.

PROPERTY OF THE WEEK: Park Place Towers **Sponsored**

Park Place Towers has been pioneering luxurious high-rise apartments in Hartford

By James Alexander

In recent years, one demographic trend has become increasingly clear in many cities, including Hartford. People, young and old, but primarily young, are moving back to the nation's urban centers.

There are many reasons for this shift in population patterns. Urban living places many of these people close to work, perhaps even within walking distance of their employment. It also means they are near a wide range of services, including restaurants, shops and stores, cultural events, banks, entertainment venues, and mass transit options.

As for housing in Hartford, Park Place Towers has been a pioneer in providing luxurious high-rise apartments with easy access to numerous urban attractions. These twin towers, which are just two short blocks from I-84, are centrally located and within walking distance to downtown Hartford and the Capitol. City bus service is even closer, just steps away.

The two 25-story towers contain 451 apartments. Most are two-bedroom units, though about one-third have one bedroom. In addition, there are 11 units offering three bedrooms. Currently, there are some two-bedroom and a limited number of one-bedroom units available.

Each of these apartments features an open and inviting floor plan, with a chef-friendly galley kitchen. All but one unit has a pass-through from the fully equipped kitchen to the dining area, which makes entertaining easier. These apartments are visually appealing, with ample natural light from large double-pane windows highlighting layouts that delight the eye.

Bedrooms are roomy with ample closet space. Bathrooms are tiled with the two bedroom units featuring two full baths, making these ideal for young professionals willing to take on a roommate.

"We have an extremely varied tenant group," John Scobie, the general manager, said. "It skews toward a younger population, but we have some residents who have been here since 1988," when the two towers opened. Other longer-term residents have moved within Park Place Towers, vacating a one-bedroom apartment when a two-bedroom unit became available. Of special interest to many people, two bedroom units on the top four floors of both towers have a balcony, while all the units feature impressive city views.

Some of the residents, according to Scobie, are contract employees, with Park Place Towers able to supply furnished units for individuals on extended temporary assignments in Hartford. "We can also supply a housewares package. All you need is a suitcase," Scobie said.

Residents will find an exceptionally wide array of services at Park Place Towers, starting with security measures that include a full-time concierge who interacts with all visitors and announces them to the residents they will be seeing before they are allowed into the building. Closed circuit video feeds allow residents to verify the identity of each visitor.

The concierge will also receive packages, often as many as 80 per day in each tower, according Scobie. These deliveries are logged and stored in a secure area with resident notifications promptly issued. Dry cleaning deliveries are handled similarly.

Both towers have access to two lounges, one with a full kitchen. These are open to all the residents, but can also be reserved for those who wish to entertain large groups of friends and relatives.

In addition to the lounges, other amenities residents enjoy include use of a well-equipped fitness center, private parking in an attached and secure four-level garage, bicycle storage, access to additional storage space, and two business centers. These centers are located on the top floor of each tower. One center is reserved for conferences while the other is for quiet study.

Further setting this complex apart is the sense of community that has emerged among the residents. Park Place Towers promotes two large social gatherings each year, a holiday party and summer picnic, as well as many smaller activities, including movie nights, wine tastings, and talks on a variety of topics, such as personal finance. There are also sporting activities, including basketball, baseball and soccer, for those who wish to participate. Access to all of these programs and services is included at no extra charge, as are community-wide high-speed WiFi, heat, air conditioning, hot water, and parking for one car.

Nearby, residents will find easy access to live theater with the Bushnell, Hartford Stage and Theater Works within walking distance. Hartford's Infinity Music Hall & Bistro as well as West Hartford's Playhouse on Park are also nearby.

There are numerous area restaurants, easy access to food trucks, and the promise of developer Carlos Mouta's Parkville Market food hall on the horizon. It, too, is within easy walking distance, just past the area's shopping center. Park Place Towers is ideally located for easy access to a wide range of activities.

Adding to its appeal, the grounds, which abut Pope Park, the buildings, and common areas, are scrupulously maintained. Even the halls leading to the apartments are bright, cheery and inviting. And, for those who also enjoy some suburban touches, residency also includes unfettered access to a private six-acre park with a walking trail, a heated seasonal outdoor swimming pool, and tennis courts. "Park Place Towers is where people will find an urban lifestyle with suburban amenities," Scobie said. Residents may also have a pet cat.

All of this supports a compelling argument for making the move to Park Place Towers. However, the most compelling argument could be this: Thirty percent of the new residents based their move on the recommendation of a friend who is a current resident, Scobie said.

PROPERTY OF THE WEEK

Park Place Towers

Year built: 1988

Style: High rise towers

Monthly rental: Starts at $1,100 per month

Bedrooms: One or two

Bathrooms: One with one-bedroom units; two with two-bedroom units

Square footage: 600 to 1,050 square feet

Mill rate for motor vehicles: 45.0

Best feature: Urban lifestyle with suburban amenities

Contact: Park Place Towers Leasing Office at 860-951-3400 or click on leasing at the website, parkplacect.com

PORTLAND

Spacious sun filled colonial with hardwood floors, nestled in a wonderful cul-de-sac in Portland! Stretching over 1,855 square feet and features 4 bedrooms, 2/1 bathrooms with upgrades that bring you a sense of ease. Hardwood floors from room to room starting with the generous family room crowned with a brick fireplace, a pellet stove insert and flanked with custom built-ins & windows. $405,000. 27 Grace Lane, Portland. WPSIR Lisa Fagan (860) 810-2325, lfagan@williampitt.com

NEW HARTFORD

North Star Farm is a backyard horse farm with a three bedroom, three bath split level home on 24.7 acres. It features a custom built 40 x 30, 6 stall, center aisle pole barn with custom built stalls and doors. This incredible property borders a local winery and is only minutes to fabulous shops and restaurants. $699,000. 1474 Litchfield Tpke, New Hartford. WPSIR Jennifer Roller (860) 459-0805, jroller@williampitt.com

REAL ESTATE TRANSACTIONS

ANSONIA

2 Locke St, Paulisin Jr, John M and Paulisin, Marie T to 2 Locke LLC, 12/22, $146,750

32 Holbrook Pl, Perry, Deborah to Gjoklaj, Nikolin, 12/21, $28,000

35 Clover St, Cook, Michael to Reci, Perparim, 12/20, $200,000

93 N State St, Borowski, Robert J to Vasiadis, Despena D and Saragias, Nikolas, 12/22, $265,000

95 N State St, Borowski, Robert J to Vasiadis, Despena D and Saragias, Nikolas, 12/22, $265,000

129 Westfield Ave, Millan, Diane L and Millan, Chad E to Palacio, Pedro E and Guzman-Camps, Lisbet, 12/20, $343,000

ASHFORD

Hnath Rd, Larson, Anne M to Goodale, Ryan and Goodale, Amberly J, 12/22, $60,000

Waterfall Rd, Larson, Anne M to Goodale, Ryan and Goodale, Amberly J, 12/22, $60,000

582 Bebbington Rd, US Bank NA Tr to Dancosse, Courtney L and Banfield, Steven W, 12/21, $205,000

AVON

19 Greenwich Ln Lot 19, Magnussen, Cynthia K to Figliola, Patrick M and Figliola, Gail E, 12/21, $355,000

23 Chestnut Dr Lot 23, 23 Chestnut Drive LLC to Morgese, Michael M, 12/20, $220,000

BEACON FALLS

13 Railroad Ave, Ugolik, Stephen P and Ugolik, Gail P to Hawks View LLC, 12/22, $395,000

19 Railroad Ave, Ugolik, Stephen P and Ugolik, Gail P to Hawks View LLC, 12/22, $395,000

66 Avenue C, Jennie J Schumski RET and Schumski 3rd, Joseph to Taylor, Casey E, 12/22, $270,000

BETHANY

3 Northrop Rd, Fainstein, Rochelle to Stolzman, Karissa, 12/23, $310,000

49 Green Hill Rd, Farrell, Ronald E and Farrell, Diane to Kelly, Brian and Paolini, Jennifer, 12/22, $515,000

171 Amity Rd, Graduate Institute Inc to Nab Holdings LLC, 12/22, $480,000

926 Litchfield Tpke, Valenti, James M to White, Shawn T and Dunn, Jennifer S, 12/22, $265,000

1077 Amity Rd, Anderson, Frederick J to Ciccarelli, Brent P and Ciccarelli, Michelle, 12/23, $265,000

BETHEL

1 Bristol Ter Lot 3801, Tafur, Carlos M and Cardenas-Tafur, Karen A to Hallas, Laurie E, 12/6, $470,000

1 Druid Ln Lot 1, Toll CT 2 LP to Adomakoh, Joseph, 12/16, $481,820

4 Bethpage Dr, Hannah, James to Pulla, Manuel A, 11/18, $484,000

6 Brookwood Dr, 6 Brookwood Drive LLC to Granata, Mario, 12/15, $349,000

6 Great Hill Dr Lot 6, Toll CT 2 LP to Spiegel, Carol R, 12/20, $755,000

7 Whippoorwill Rd, Craig, William C and Craig, J Dionne to Schaefer, William L and Schaefer, Monica M, 12/23, $515,000

8 Beach St Lot J, Farrell Dianne M Est and Farrell, Donald P to Purayidathil, Joseph and Purayidathil, Antony J, 12/6, $200,500

8 Lockwood Cir Lot 8, Ferber, Adam and Ferber, Maria to Thotakura, Dharmakasi, 12/6, $555,000

8 Sympaug Park Rd, Oliveira Lima Carvalho to ECB Realty LLC, 12/23, $800,000

9 Paulding Ter Lot 303, Geanuracos, Derek T and Geanuracos, Alexandra to White, Doug and White, Monica, 12/3, $475,000

10 Highland Ave, Oprea, Daniel to Turcios-Canales, Lilian, 11/23, $525,000

10 Kellogg St, Zinchuk, Yuriy and Zinchuk, Olga to Lagravinese, Robert J and Lagravinese, Barbara, 11/29, $636,000

12 Apollo Rd, Caprio, Thomas E and Caprio, Marie S to Miah, Mohammad S and Nasrin, Hasina, 12/16, $342,789

13 Francis J Clarke Cir, 95000 Francis Clarke LLC to Pickett District LLC and 13 Francis J Clarke Cir, 11/24, $6,350,000

13 Windaway Rd, Griebel, Charles M and Campbell, Elizabeth J to Edwards, David and Steers, Barbara, 11/22, $699,000

15 High St, Kennen, Tyler J and Kennen, Kaitlyn M to Martin Jr, Timothy J and Martin, Courtney R, 12/7, $350,000

16 Lockwood Cir Lot 16, Piacquadio Onofrio J Est and Piacquadio, Jennifer A to Bortolot, Anne, 11/16, $573,500

16 Spring Hill Ln, Estrada, Teresa A and Estrada, Ramiro A to Scully, Allison and Vitarelli, Stephen, 12/2, $499,000

17 Oxford St, Trotta, Marie and Trotta, Andrea to Murphy, John M and Murphy, Angela M, 11/18, $450,000

18 Kristy Dr, Attanasio, Ronald F and Attanasio, Juliana M to Romano, Matthew and Romano, Carly, 12/20, $587,000

18 S Crossing Way, Barletti, Kristian and Barletti, Terri A to Aslam, Bilal and Saif, Salwa, 11/17, $747,000

21-B Partridge Dr Lot 132R, Steiner Inc to Shabi, Ardit and Brunilda, Shabi, 12/20, $530,000

22 Budd Dr, Newman, Russell and Newman, Elizabeth to Botz, James A, 12/16, $440,000

23 S Crossing Way, Wilson, Kay and Wilson, Ryan R to Caprio, Thomas E and Caprio, Marie S, 12/17, $580,000

27 Paulding Ter Lot 507, Constantino Jr, Charles J and Constantino, Nina to Mckinnon, Jason L and Burris, Sara, 12/14, $455,000

28 Hunting Ridge Ln Lot 28, Toll CT 2 LP to Koslow, Kathryn P and Vandell, Peter E, 11/29, $665,016

32 Hunting Ridge Ln Lot 32, Greene, Dan to Blackstock, Alan and Blackstock, Janette, 12/1, $535,000

32 Lawrence Ave Lot 2001, Albright, David to Foley, Debra, 12/1, $465,000

34 Hunting Ridge Ln Lot 34, Toll CT 2 LP to Hevaerson-Forker, Michelle, 12/13, $538,656

35 Linda Ln, Correnty, Michael J and Correnty, Diane L to Magana-Hernandez, Carlos H and Salguero, Ilsi, 12/1, $490,000

35 Oak Ridge Rd, Boraski, Andrew J and Boraski, Michelle to Vidal, Justin R and Pruneau, Mikaela E, 11/29, $475,000

35 Starr Ln, Albanese, Richard A to Sherpa, Geljen N, 11/15, $855,000

36 Stony Hill Rd, Dra Fem Stony Hill LLC and Drafem Stony Hill LLC to Farms At Stony Hill LLC, 12/17, $4,500,000

37-1/2 Maple Ave Ext, Johnson, Jeffrey T to Amaya-Silva, Brenda S, 11/19, $180,000

38 Ridgedale Rd, 42 Chestnut LLC to Knortz, Michael S and Knortz, Judith A, 12/13, $443,000

44 Rockwell Rd, Delagueronniere, Arnaud and Delagueronniere, Cheryl to Burbank, Joanne and Arena, Paul, 11/18, $450,000

47 Redwood Dr, Deluca, Mirella to Blakaj, Elmond and Blakaj, Albulena, 12/15, $649,000

48 Nashville Rd, Close, Matthew T and Close, Dawn M to Oldham 4th, Francis J, 12/23, $360,000

49 Katrina Cir, Gilchrest, Robert M and Gilchrest, Cynthia A to Shahrestani, Hoda and Basiri, Ali, 11/18, $640,000

50 Nashville Rd, Gaboardi Judith A Est and Gaboardi, C D to Oldham 4th, Francis J, 12/23, $535,000

58-60 Knollwood Dr, Souza, Vania C to Depompeis, Michael A, 12/6, $459,000

61 Natureview Trl Lot 61, Rice, Allison and Kokinchak, Richard to Battle, Irina G, 12/6, $265,000

64 Tucker St Lot 3206, Santomero-Rosenblum, J to Burke, Matthew, 12/20, $422,000

81 Putnam Park Rd, East Brook Const Co Inc to Tucci, Christopher M and Tucci, Ann E, 12/17, $690,000

83 South St, Kurjiaka, Nicholas P and Kurjiaka, Tyler M to Whitlock, Andrew J, 11/15, $370,000

83 Walnut Hill Rd, Pace, Rocco P and Pace, Debra R to Monson, Erica and Monson, Stuart, 11/17, $455,000

87 Pocahontas Rd, Macri, Erin and Macri, Christopher to Barrera, Jose M and Barrera, Maria J, 12/21, $710,000

87 Walnut Hill Rd Lot 38R, Steiner, Jessie Y to Pace, Rocco and Pace, Debra, 11/30, $624,900

88 Lawrence Ave Lot 1908, J&Charlene Schosser LT and Schosser, John W to Young, Dionne A, 11/19, $467,000

101 Chestnut St Lot B, Ayala, Cristina T to Mandler, Betty L and Mandler, Jean P, 12/10, $229,000

104 Hoyts Hl, Shetler, Kelly to Custer, Kelli L and Monroe, Adams D, 12/1, $405,000

118 Chestnut Ridge Rd, Stewart, Oraine J and Stewart, Rebecca to Harvey, Nicholas F and Ikebata, Haruka, 12/17, $447,000

143 Old Hawleyville Rd, Oberhammer, Christopher to East Brook Const Inc, 11/23, $150,000

150 Putnam Park Rd, Putnam Park Holdings LLC to Begell LLC, 12/20, $700,000

179 Old Hawleyville Rd, Bell, Garrett to Perez, Ramon and Lora, Yajaira A, 12/22, $400,000

244 Greenwood Ave, Gagliardi, Morris S and Gagliardi, Kimberly J to Vojack-Weeks, Vincent and Vojack-Weeks, Megan, 12/23, $373,736

505 Copper Square Dr Lot 505, RMS Copper Square LLC to Wrynn, Connor M, 12/22, $379,900

506 Copper Square Dr Lot 506, RMS Copper Square LLC to Haleem, Kamran and Siddiqui, Nida, 11/24, $379,900

518 Copper Square Dr Lot 518, RMS Copper Square LLC to Patel, Archita A and Patel, Neal M, 12/13, $379,900

524 Copper Square Dr Lot 524, RMS Copper Square LLC to Cortella, Michael and Cortella, Holly, 12/6, $370,000

BETHLEHEM

Hickory Ln, Belli, Alexandra L to Kakowski, Christian A and Slemmens, Meghan M, 12/23, $75,000

319 Nonnewaug Rd, Dale L Kurtz T and Kurtz, Patricia T to Keating, Erin M, 12/23, $475,000

BLOOMFIELD

9 Hiram Ln, Parker, Jeffrey S to Vanderjagt, Ellen, 12/22, $212,000

19 Boysen Dr, Rucci, Mary A to Dos, Santos L, 12/21, $356,000

24 Cottage Grove Cir, Lacy, Vannette J to K Brown LLC, 12/22, $110,000

29 Burnwood Dr, Maulucci Home Bldrs LLC to Kuofie, Juliana Y, 12/20, $495,000

43 Ledyard Ave, Grant, Deon to Foster, Kimberly, 12/20, $209,000

BRIDGEPORT

Cartright Condo Lot 6L, Sweet, Dora E to Chalmers Realty LLC, 12/6, $92,000

Georgetown Arms Condo Lot F, Methe, Patricia and Methe, Richard E to Lar Hldg Group NY Inc, 12/9, $78,000

Huntington Condo Lot 404, Gao, Ying to Chen, Li, 12/6, $80,000

Lafayette Condo, Barclay, William S to Xu, Nan, 12/13, $109,500

Shelton St, New Haven Holdings LLC to Johnson, Carl and Johnson, Maxine, 12/14, $245,000

Success Vlg, Torres Juan Est and FNMA to Terron, Anna D, 12/16, $43,000

Success Vlg, Torres, Neftali G to Gutierrez, Medina E and Joaquin, Germania R, 12/10, $18,000

4 Yarrington Ct, Yarrington LLC to Gerena, Nixaliz S and Lee, Jeffrey, 12/3, $270,000

11 Charron St, Garcia Jr, Angelo L to Zhiminaycela, Luciano D, 12/7, $405,000

25 Cartright St Lot 2A, 926 BDM LLC to Giannotti, Peggy L, 12/3, $107,000

25 Ellsworth St Lot 22, Higgins, Melaine and Higgins, Melanie to Avery, Cynthia B, 12/15, $143,900

25 Glen St, Boor Kathleen Est and Lee, Darleen to Reyes, Janelle J, 12/2, $170,000

25 Greenwich Ave, Arganese Ralph Est and Arganese, Gloria to Alba Prop Holdings LLC, 12/10, $235,000

25 Whittier St, Bluespruce Bridgeport LLC to Bentzy 3 DE LLC, 12/6, $1,410,000

28 Albemarle St, Salvo Cleusa G Est and Alves, Elina D to Walsh, Janet, 12/6, $300,000

29 Sidney St, Sanchione, Francene to Better Bridgeport LLC, 12/3, $222,000

30-36 Laurel Ct, Brutus, Guiteau and Georges, Reynold to Peralta, Elias, 12/7, $390,000

33 Alameda Pl, Archstone Holdings LLC to Jabboury, Bahieh A and Mikhaeel, Michael M, 12/9, $316,500

34 Seaver Cir, Olofson, Erik and Olofson, Nancy to Sylla, Yacine, 12/17, $300,000

35 Hemlock St, Atkinson, Alexander J to Lopezpolar, Christian R, 12/17, $288,000

36-38 Wallace St, Portella, Irineu G to Lisbon, Shmuel, 12/17, $383,000

37 Fremont St, Cardozo, Miguel to Cahns, Petagay, 12/17, $249,000

38 Fairview Ave Ext, Droniak, Bruce M and Droniak, Debra A to Hanz, Stephen A, 12/10, $280,000

38-40 Pearl Harbor Cir, Daini, Adeboye to Mclean, Antoinette and Mclean, Linford, 12/3, $312,000

45 Macon Dr, Coombs, Robin and Fiumidinisi, Pamela to Ferreira, Michelle and Piedade, Hugo M, 12/15, $325,000

46 Seymour St, Capozziello Sr, Russell F to Vargas Billing Svcs LLC, 12/15, $340,000

49 Infield St, New Canaan Enterprise LLC to Mckenzie, Iyeika, 12/9, $430,000

49-51 Booth St, Castillo, Jorge to Gonzalez, Jissette, 12/14, $410,000

50 Greenhouse Rd Lot 65C, Brunetto, Salvatore to Sinanangobin, Shalini, 12/14, $180,000

56-60 Berkshire Ave, Carrasco, Elethia to 646 Central LLC, 12/13, $285,000

66-70 Melrose Ave, Moncrieffe, Marlene and Moncrieffe, Maxine to Zhang, Xinxiao, 12/3, $400,000

67-69 Kent Ave, Pizarro, Daniel to Carrasquillo, Nyree Z and Mieses, Raysi, 12/3, $354,600

69 Ellsworth St Lot 105, Weihert, Klaus to Chalmers Realty LLC, 12/6, $140,000

71 Lance Cir Lot 71, Bepko 3rd, Thomas J and Stopa, Casey T to Rock Hall Gardens LLC, 12/14, $200,000

71 Lance Cir Lot 71, Bepko 3rd, Thomas J and Stopa, Casey T to Rock Hall Gardens LLC, 12/17, $200,000

71-73 Hazelwood Ave, Pedraza, Emilia and Pedraza, Miguel to Fearon, Precella and Fearon, Rohan, 12/8, $340,000

74-78 Harborview Ave, 3PPP Property Mgmt LLC to Mantz, Theodore, 12/15, $545,000

75 Clarkson St, Bruno, Maria C to Ettinger, Robert, 12/6, $410,000

94 Asylum St, Nelson, Moses to Matiland, Andrae, 12/7, $200,000

95 Grey Rock Rd, Julien, Michaela to Raubutalte, Jurate, 12/6, $305,000

95 Terry Pl, Teodoro, Maykel to Similien, Jacob, 12/15, $475,000

97 Huntington Tpke Lot 97, Makh Properties LLC to Morgan, Pearline M, 12/8, $145,000

116 Amsterdam Ave, Wilson Jr, John W to Fabri, Gabriela D and Dossantos, Nilton, 12/17, $380,000

119-121 Read St, Cruz, Samuel to 646 Central LLC, 12/13, $240,000

127 Canaan Ct, Figueroa, Jose to Cato, Shaina and Vasquez, Carlos, 12/7, $29,000

129-133 Wood Ave, Ming On LLC to 129-133 Wood Avenue LLC, 12/14, $475,000

145 Baker St, I Chacon, Franklin E and Mendoza, Mirian J to J Corrales, Ramirez K, 12/3, $315,000

155 Brewster St Lot 3C, Yaun, Andrew and Yaun, Tiang to Myones, Alexis and Myones, Irving, 12/9, $375,000

164-166 Elmwood Ave, Pizarro, Daniel to A Berrocal, Kenneth F, 12/3, $320,000

166 Tesiny Cir, Durand, Jack M and Stilercote, Faye to Waronker, Andrea and Wasserman, David G, 12/14, $400,000

170 Judson Pl, Johnson, Sharon M and Moye, Johnson S to SMJ Enterprises LLC, 12/15, $112,500

173 Atlantic St, Vi Home Corp to Sock, Jordan T, 12/3, $295,000

175 Anton St, Mai, Kathy H and Mai, Thuan T to Paulinoabad, Lucerny, 12/14, $355,000

175 Bretton St Lot A1, Sinkovich, Kristy to Orange Cont Hm Soln LLC, 12/3, $97,000

185 Dexter Dr, Lombard Jean J Est and Lombaro, Lisa A to Grant, Sharon and Milton, Petrenia, 12/15, $310,000

192-196 Martin Ter, Dixon, Barbara A and Farrell, Deborah A to Zhang, Xinxiao, 12/3, $450,000

199-201 Greenfield Dr, Greenefeld LLC to Pastora, Karla V and Quintanilla, Ana R, 12/3, $395,000

205-207 Eaton St, Majlak, Rachel to Perpignan, Eddy, 12/7, $340,000

226 Houston Ave, Queiroga, Arthur V to Headley, Lincoln, 12/7, $269,000

228 Deforest Ave, Construtech Services LLC to Rivera, Yomayra R and Rosado, Rivera Y, 12/14, $198,000

236 Edgemoor Rd Lot B, Saccone, Lisa to Hudson, Kristy, 12/3, $170,000

245 Glendale Ave Lot D4, Pifko, Joseph and Pifko, Patricia to Mccone, Judith A, 12/14, $144,200

264-266 Lexington Ave, Andrews Maurice D Est and Williams, Mary C to Murphy, Evan, 12/13, $252,000

272 Brewster St, Foley, Robert to Mickey, Samantha, 12/3, $354,000

280 Valley Ave, Stephenson, Sandra to D Peralta, German A, 12/3, $287,000

307 Court D, Lanham Jason A Est and FNMA to Gomez, Joel, 12/10, $48,000

311 Woodlawn Ave Ext, Fajardo, Mario to FG New Home Const LLC, 12/7, $30,000

315-317 Alexander Ave, Curnin, Eileen P to Richardson, Oshaine, 12/8, $350,000

345 Glendale Ave Lot A2, Villarreal, David E to Vazquez, Maria V, 12/17, $125,000

345 Glendale Ave Lot A1, Jones, Renecia M to Vazquez, Maria V, 12/9, $139,000

390 Charles St Lot 215, Spetsaris, Konstantinos to Jhee, David E, 12/6, $135,000

401 Brewster St, Holzbauer, David and Holzbauer, Melissa to Gilley Jr, Larry W and Gilley, Robert L, 12/17, $285,000

417 Park St, Anthony C Rose LLC to Plummer, Theresa, 12/9, $290,000

431 Polk St, Martineaz Jr, Federico to Lucys Residences LLC, 12/2, $175,000

454-456 Newfield Ave, Plaza, Farley and Plaza, Wendyann to Ali, Syed A, 12/14, $515,000

465-469 Putnam St, Obuchowski Francis J Est and Quimby, Barbara to KRG Inc, 12/6, $275,000

488 Queen St, Constante, Marco R and Constanteandrade, Marco B to Frias, Reynaldo, 12/8, $300,000

497 Laurel Ave, Sams, Steven to Godoy, Ludwin N and Palma, Ruth A, 12/6, $369,000

498 Hawley Ave, Mila, Aldo A and Milla, Aldo A to Abundez, Lourdes I and Fernandez, Edgar F, 12/10, $385,000

511-513 Carroll Ave, Sethi, Jagmeet S to Reyes, Oscar G and Reyes, Yaneth Y, 12/3, $259,000

519-521 Laurel Ave, East Ave Gas Station LLC to 519 Laurel LLC, 12/14, $370,000

522-524 Brooks St, Buccitti, Ralph D to Williams, Gilbert, 12/14, $150,000

551 Goldenrod Ave, Roberts Margarite Est and Roy, Jeffrey to Marrison, Mary, 12/2, $270,000

584 Kossuth St, Silverio, Jose to Ep Home Buyers LLC, 12/7, $305,000

584-588 North Ave, Mccarthy, William C to Lada Rental Property LLC, 12/3, $351,000

667 Glendale Ave, Maldonado, Ivan to Bao, Luis E and Debao, Rosa, 12/10, $305,000

760 Lakeside Dr, 760 Lakeside Dr LLC to Grimaldi Jr, Philip R and Luzon, Ashley M, 12/2, $365,000

772 Cleveland Ave, Tecun, Marianne and Tecun, Rolando to Claude, Georges J and Ulysse, Holfat, 12/3, $310,000

791-793 Lindley St, Guevara, Jose E to Mckein, Paisley E and Paisley, Elsa M, 12/15, $435,000

815 Garfield Ave Lot D, Sando, Andrew to Joseph, Adrienne, 12/15, $140,000

888 Platt St, Luo, Dong H to Marquez, Jose M and Marquez, Natalia D, 12/2, $250,000

910 Lakeside Dr, 910 Lakeside Drive LLC to Pollard, Bertrand, 12/6, $463,500

927 Birmingham St, Defilippo, Michael A to Gacbi LLC, 12/14, $340,000

1005 Reservoir Ave, BM Pro Builders LLC to Fernandez, Antonio, 12/10, $410,000

1015 Reservoir Ave, BM Pro Builders LLC to Duncan, Adlina and Duncan, Martina, 12/10, $410,000

1072 Stratford Ave, Pettway, Foster to 1072 Stratford Ave LLC, 12/8, $120,000

1131-1133 Central Ave, Clark, Thelma M to 646 Central LLC, 12/17, $210,000

1480 Central Ave, Gomez, Gustavo and Gomez, Judith to Dorvelus, Sandra, 12/8, $285,000

1546 Fairfield Ave, RE Entry Ministry Inc to Friendly Hm Solutions LLC, 12/13, $360,000

1860 Seaview Ave, Right Man Const&Maintenan to Orobica Phe American Corp, 12/17, $40,000

2270 Madison Ave, Betancur, Cesar F to Reyes, Amaury, 12/8, $275,000

2612 North Ave Lot E3, Chin, Janny to Koch, Jasmine, 12/7, $202,000

2675 Park Ave Lot 9, Rodriguez, Alvaro to Juers, Kim, 12/13, $280,000

2980 Madison Ave Lot G, Williams, Ryan to Demattia, Dean, 12/6, $105,000

3300 Park Ave Lot 12, Benchmark Trading Ltd to Carrano, Lisa A, 12/7, $329,500

BRIDGEWATER

39 Millvoe Dr, Delessio, Todd T to Mansell, Eric and Mansell, Elizabeth, 12/20, $449,500

BRISTOL

9 Sandra St, Bartley, Joshua W to Artusa, Joseph, 12/17, $180,000

11 Francis St, Guzman, Alberto and Luna, Elizabeth to Torres-Cruz, Luirma, 12/22, $147,000

20 Dogwood Ln, Caruso, Steven F and Caruso, Jean A to Drost, Rachael C and Dupont, Christopher R, 12/20, $305,600

31 Cawley St, Letourneau, Janet T to Gasser, Nicholas J, 12/22, $280,000

41 Stonecrest Dr, Gem Property Investments to Melvin, Geoffrey S and Melvin, Heidi, 12/20, $235,000

55 Medford St, Getz, Robert L and Getz, Margaret L to Rose, Leslie, 12/23, $281,900

58 Forest St, Cameron, Renee to Kowalczyk, Mateusz, 12/23, $216,000

63 Allen St, Donovan, Veronica M and Donovan, Gerald E to Patrick, Lizana, 12/21, $265,000

76 Maiden Ln, Degnan, Charline to Szymanski, Barbara, 12/23, $262,000

119 Woodland St, Barse, Lauren L to Perez, Adalina A, 12/20, $285,000

129 Newell Ave, Sanford Jr, Kenneth A and Sanford, Jacilyn A to Wedderburn, Patrick, 12/20, $282,000

139 Marconi Ave, Gonzalez, Cassandra L to Soto, Melissa, 12/17, $204,000

156 Prospect St, Home Byers LLC to Whitcomb, Tucker W, 12/17, $201,500

164 Southdown Dr, Greger, Doy A and Greger, Sandi L to Williamson, Mark and Williamson, Stacy, 12/20, $550,000

204 French St, Stetynski Marion B Est and Brodeur, Deborah to 204 French Street LLC, 12/21, $205,000

312 Farmington Ave, JWD Property Dev LLC to Clarke Jr, Raymond and Clarke, Troy, 12/23, $250,000

365 Allentown Rd Lot 5, Lepage Homes Inc to Hardy, Melinda M, 12/20, $277,500

365 Allentown Rd Lot 4, Lepage Homes Inc to Fran-Hardy, Sha Shanda, 12/20, $277,000

374 Matthews St, Berardinelli, David R and Berardinelli, Elizabeth to Lozier, Daniel M and Lozier, Georgette, 12/20, $250,000

509 Emmett St Lot 14, Coloske Edward F Est and Coloske, Edward R to Guzman, Lainier, 12/20, $75,000

613 Witches Rock Rd, Mozonski Jr, John J to Sullivan, Gary and Voegeli, Jacqueline, 12/20, $388,750

BROOKFIELD

14 Woodcreek Rd, Hohenshelt, Pamela B to Ex Real Estate Fund LLC, 12/22, $450,000

25 Still Water Cir Lot 25, 25 Still Water Circle LLC to Fante, Aliza and Fante, Ireneo, 12/21, $470,000

90 S Lake Shore Dr, Roberta M Berger 2020 RET and Morris, Laura M to Smeriglio 3rd, Michael and Smeriglio, Geraldine, 12/21, $1,895,000

90-A S Lake Shore Dr, Roberta M Berger 2020 RET and Morris, Laura M to Smeriglio 3rd, Michael and Smeriglio, Geraldine, 12/21, $1,895,000

454 Candlewood Lake Rd, Beller, Jennifer to Lung, Harrison H and Tsai, Janice, 12/22, $1,060,000

BROOKLYN

20 Gorman Rd, Wolf, Stephanie E to Breton, Dylan R and Breton, Amber, 12/21, $235,000

111 Day St, CNG Holdings LLC to Dubois, Kevin and Pacheco, Mary, 12/22, $399,000

BURLINGTON

Jerome Ave, Otnisky, Joseph A and Otnisky, Mark T to Rondeau, Jon P, 12/20, $35,000

29 Cornwall Rd, Dalsky, Gail P to Raymond, Chuck L, 12/21, $280,000

31 Claire Hill Rd, Johnson, Nissa A to Marron, Keith B and Zarwell, Jesse A, 12/21, $324,900

49 Pine Dr, Nearing, Julie to Ray, Daniel T and Ray, Samantha, 12/20, $387,500

51 Daniel Trce, Formica, Michael and Formica, Elizabeth to Ruck, Jonathan and Ruck, Elizabeth, 12/20, $533,000

95 Duane Ln, Burdick, Mark E to Rudek 3rd, Edward S and Rudek, Yvonne C, 12/20, $340,000

97 Miller Rd, Wilson Jr, Samuel C and Wilson, Nancy L to Baker, Kayla S and Baker, Evan C, 12/20, $415,500

456 Jerome Ave, Otnisky, Joseph A and Otnisky, Mark T to Cappuccetti, Robert, 12/20, $350,000

CANAAN

63 Belden St, Falktoft, Henrik and Falktoft, Stephanie S to Rogers, Brittain A and Frank, Meghan, 12/17, $1,850,000

CHAPLIN

36 Nyberg Rd, SCJ Holdings LLC to Marcotte 3rd, John H and Marcotte, Lorraine, 12/13, $59,000

CHESHIRE

Bill Waverly, Bwre LLC to Chustecki, Margaret, 12/21, $125,000

3 W Farms Ter, Napolitano West Farms Ter to Shaqiri, Labinot, 12/21, $504,413

60 Castle Hts, River Cove Estates LLC to Sanders, William M and Sanders, Merrill R, 12/21, $527,312

165 Country Club Rd, Sobocinski, Thomas J and Sobocinski, Laura L to Ryan 3rd, Connor F and Suarez, Fatima, 12/21, $475,000

CHESTER

22 E Liberty St, Mckevitt, Conor L to Remington, John and Remington, Kendra J, 12/23, $451,000

36 E Liberty St, Miller, James E and Miller, Sonal J to Grosso, Gailanne and Haslett, Donald, 12/22, $763,000

62 Pleasant St, Angersola, David and Angersola, Deborah to Scagliotti, Antonio, 12/23, $295,000

105 Middlesex Ave, Forst 2nd, Joseph H and Forst, Charlotte E to Carangelo, Melissa, 12/22, $325,000

CLINTON

5 Iroquois Dr, Tuttle, Mark D and Tuttle, Joann to Poerio, Deborah, 12/16, $750,000

6 Fish Plain Rd, Stebbins Rickard R Est and Stebbins, Karen to Madariaga, Erika, 12/14, $140,000

27 River Rd, Eule, Barbara K to Davis, Latisha, 12/16, $389,000

51 Brickyard Rd, Cavallaro, Jessica L to Rutherford, Jessica and Garee, Daniel, 12/20, $358,000

84 Ironworks Rd, Wilson, Steve R and Wilson, Jean H to Halfmann, Robert and Halfmann, Lisa, 12/20, $424,000

COLCHESTER

8 Alpine Dr Lot 8, Mccarthy, Barry and Mccarthy, Wendy to Levasseur LT and Levasseur Sr, Paul R, 12/21, $369,000

61 Cemetery Rd, Maltempo IRT 2012 and Maltempo, Pryce J to Barnhart, Richard P, 12/20, $730,000

75 Ridgewood Dr, Grotjan, Randy and Grotjan, Mary A to Young, Tara and Young, James, 12/22, $350,000

464 Amston Rd, USA HUD to Hul, Ryan and Hul, Andrew, 12/21, $220,100

595 Deep River Rd, Vance, Michelle and Vance, Robert to Bohn, Daniel and Bohn, Joy, 12/20, $370,000

601 Fieldstone Ct Lot 601, Schuster, Gregg to Delsesto, Rafeaele and Delsesto, Jennifer, 12/20, $217,500

COLUMBIA

Tunxis Dr Lot 9, Ramm, H David to Kenneth, Ralph C and Weisenberger, Erika J, 12/21, $72,500

N/A, Wheeler&Taylor Inc to Kennedy Exchange LLC, 12/21, $140,000

14 Colonial Dr, Torney Suzanne S Est and Tormey, Michael H to Suarex-Santoz, Joshua R and Valcourt, Sonia, 12/22, $295,000

59 Erdoni Rd, Seymour, Concetta to Shutler, Ande and Shutler Jr, Michael, 12/22, $256,000

265 Route 87, Morelli, Melissa K to Marshall, John C and Marshall, Robyn E, 12/22, $385,000

COVENTRY

45 Gardner Tavern Ln, Revett, Jesse M and Revett, Cara M to Buckley, Linda L, 12/17, $330,000

161 Lake Vw, Truman 2016 SC6 Title T to Schmelter, Wade and Schmelter, Amy, 12/17, $115,000

1169 Flanders Rd, Oros Sr, William M and Oros, Joan M to Ceperley, Matthew M and Ceperley, Anna C, 12/21, $375,000

CROMWELL

Hicksville Rd, Drew, Justin J and Drew, Sally V to Zazzaro, Megan P, 12/14, $285,000

1 Country Squire Dr Lot E, Romano, Daniela M to Jurado, Taylor C and J Lopez, Taylor C, 12/13, $120,000

3 Holly Hills Dr, Horn, David M and Horn, Nona R to Zito, Jamie C and Zito, Jason R, 12/17, $445,000

5 Ronald Dr, Lewis, Pamela T to Stopka, Aneta and Stopka, Dawid, 12/13, $290,000

7 Twin Oaks Dr, Hollis, Anne W and Hutton, Allen H to Treese, Sarah and Treese, William, 12/16, $748,000

8 Wightman Pl, Roy Gloria W Est to Buy Or Sell Realty LLC, 12/20, $250,000

33 Pheasant Run Lot 33, Flathers, Michael C to Dimauro, Adrienne, 12/14, $157,000

128 Woodland Dr Lot 128, Medeiros, Christopher to Naughton, Brian and Mcnaughton, Brian, 12/20, $108,000

477 Main St, Edstrom Nancy A Est and Edstrom, Ramona C to Leon, Miguel A, 12/21, $185,000

DANBURY

5 Woodside Ave Lot B17, Kapadia, Amit P and Kapadia, Anita A to Harris, Nicholas R, 12/20, $175,000

8 Rose Ln Lot 24-16, Furlong, William E and Furlong, Michele A to Peatson, Genel D, 12/20, $265,000

22 Nancy Dr, Pardalis, Nellie to Sayem, Saleh M and Ara, Gulshan, 12/20, $400,000

27 Crows Nest Ln Lot 12C, Allen, Mark K to Romero, Edilberto S, 12/20, $235,000

61-A Pembroke Rd, Harris, Irena F to Blanco, John C, 12/20, $375,000

64 Tucker St Lot 64, Santomero-Rosenblum, J to Burke, Matthew, 12/20, $422,000

121 Briar Ridge Rd, Berry, Claudia V and Berry, David D to Albertie, Donald J and Albertie, Mary E, 12/20, $550,000

151 Shelter Rock Rd Lot 104, Katkocin, Ryan and Adoro, Crist to Duarte, Ana C and Duarte, Arnaldo, 12/20, $211,000

1003 Hancock Dr Lot 1003, Staffieri, Mary L to Allen, Thomas, 12/20, $325,000

1203 Bradford Dr Lot 1203, Vogel, Diana to Barrett, Joseph W and Barrett, Andrea W, 12/20, $365,000

DARIEN

N/A, Lewis, Janet B to Hanson, Russell and Hanson, Alison, 12/16, $1,975,000

2 Cedar Gate Rd, Miller, Margaret A and Miller, Richard J to Their, Adam and Their, Elizabeth, 12/16, $1,395,000

2 Pratt Is, Olson, Kenneth E and Olson, Erna R to Katie Allen Bruce RET and Alick-Bruce, Robert M, 12/20, $2,975,000

5 Timber Ln, Newton, Robert T and Newton, Claudia M to Keefe, Stephen and Secklnger, Claire, 12/16, $1,900,000

13 Watch Hill Rd, Combe, Christina to Flynn LT and Flynn, Stephen M, 12/21, $4,302,000

18 Park Ln, Pike, Joshua and Pike, Elizabeth to Alexander, Matthew C and Alexaner, Amy M, 12/20, $1,150,000

23 Renshaw Rd, Stern, Amy and Stern, Shaun to Prin, Jonathan and Prin, Motique, 12/20, $1,175,000

69 Maple St, US Bank NA Tr to Ladyka, Mykola, 12/20, $604,000

84 Hecker Ave, Huber, Peter L to Esposito, Lindsay A and Esposito, Christophe A, 12/21, $720,000

90 Brookside Rd, Ross, Parker A and Schiesinger, Jamie R to Baclawski, James C and Johnson, Christine L, 12/16, $1,825,000

160 Holmes Ave, Priolo, Lina and Stavrianopoulos, Nikolaos to Matsuo, Kenjiro and Zhang, Yangfan, 12/21, $1,428,000

231 Middlesex Rd, 231 Middlesex LLC to Allen, Erika T, 12/20, $935,000

312 West Ave, Linegar, Christopher to RXP Capital LLC, 12/14, $677,000

1925 Half Mile Rd, Christopher B Combe RET and Combe, Christopher B to Flynn LT and Flynn, Stephen M, 12/21, $4,302,000

1990 Pasture Ln, May, David G and May, Katrina to Post, Kevin and Post, Karen, 12/21, $3,100,000

DEEP RIVER

11 Rogers Ln, Carini, Diane M and Carini, Robewrt C to Collins, Clifford W, 12/22, $243,000

20 River Rd, Mla Funding Corp to Hall, Cara, 12/22, $330,000

DERBY

11 Grandview Blvd, Franco, Assunta and Onofrio, Addolorata to Cruz, Jose M and Gonzalez, Leomar, 12/22, $298,000

20-A East Ct Lot 20A, Collins, Nancy to Pucillo, Heather, 12/21, $210,000

58 Derbyshire Lot 58, Gleason, Susan M to Kenneth C Lassen T and Jonas, Laurel, 12/20, $232,000

91 Orangewood W Lot 91, Grzywacz, Daniel to Harding, Mary R, 12/23, $200,000

101-103 Dirienzo Hts, Jackson, Diane to Clarke, Kyle and Miller, Shannon, 12/20, $363,000

DURHAM

28 Royal Oak Dr, Weir, Michael P to Meadows, Shawn and Carle, Samanatha L, 12/23, $430,000

740 Higganum Rd, Larue, Luke R and Larue, Lissette H to Gomes, Ana and Burns, Matthew, 12/21, $475,000

EAST GRANBY

68 Holcomb St, Johanson, Kori M and Puhala 3rd, James P to Gardner, John T and Gardner, Miriam C, 12/22, $789,000

212 Newgate Rd, Jocic, Marko R and Richey, Alanea F to Leal, Jonathan, 12/23, $

REAL ESTATE TRANSACTIONS

from Page 4

Hnatyuk, Lyudmyla A to Cadigan, Brigitte and Cadigan, Ehrin, 12/20, $339,900

59 Florence Way Lot 59, Jevisetty, Subba R and Kattika, Madhavi to Duvvuru, Bhanu P and Duvvuru, Sravani, 12/21, $336,000

249 New Britain Ave Lot 249, Chen, Bojoun to Natarajan, Saravana and Sengodan, Sudha, 12/20, $198,000

GLASTONBURY

N/A, Priest, Jean C to Creative Communities Bldr, 12/22, $1,100,000

22 Applewood Ln, Motycka Jr, David L and Motycka, Jodi L to Hentisz, Ksenya C and Bobriwynk, Adrian D, 12/23, $540,000

24 Pearl St, Torres, Yashira to Mcguigan, Shirley, 12/23, $240,000

77 Kimberly Ln, Graef Jr, James J and Graef, Pauline A to Salas, Luis A, 12/17, $395,000

89 Marilyn Dr, Lund, Jeffrey to Booth, Matthew and Stone, Julia K, 12/23, $385,000

122 Thompson St, Lawrence, Todd and Lawrence, Jean M to Bojka, Luan P, 12/21, $377,000

262 Cedar Ridge Dr, Reich, Joel J and Hillson, Beth J to Renaud, Peter R and Renaud, Catherine R, 12/21, $621,000

276 Buttonball Ln, Katielou G Sevigny T and Gifford, Michael H to Diaz, Benjamin and Diaz, Iryna, 12/22, $410,000

296 Woodhaven Rd, Zheng, Xu and Tang, Li to Gray, Christopher D and Behrens, Melissa M, 12/23, $332,000

342 Strickland St, Kesten, Steven and Kesten, Lauren B to Su, Tai Y and Park, Nayoung, 12/22, $481,000

412 Tall Timbers Rd, Burch, Timothy J and Burch, Sandra E to Urquhart, Jenna L and Musto 2nd, Antonio, 12/21, $810,000

1354 Manchester Rd, Hidalgo, Milagros R and Hidalgo, Wilson L to Milner, Eric T, 12/23, $299,999

1380 New London Tpke, FN Builders Inc to Ukanowicz, Donna and Ukanowicz, Stanley P, 12/21, $736,097

GOSHEN

306 Sharon Tpke, Augdahl, Robert to Domanski, Craig and Domanski, Laura, 12/20, $288,500

GRANBY

5 Partridge Mdw, Ultee Casper J Est and Baglioni, Carol A to Cianci, Kristen, 12/20, $351,153

23 Silkey Heights Dr, Cleary, Chad to Demchak, David J and Demchak, D Jean, 12/22, $185,000

24 Maple Hill Dr, Wibirt, Janette P to Haerter, Max R, 12/20, $340,000

29 Shepherds Way, Bushy Hill Summit Inc to Adamski, Bryan D and Adamski, Stephanie, 12/21, $167,000

103 Pheasant Ln, TTDG LLC to Mcneill, Timothy A and Mcneill, Brenda M, 12/22, $92,400

126 East St, Walker, Jeffrey M to Williams, Allen and Brown-Williams, Joanne, 12/23, $302,000

230 Granville Rd, Davis, Michael to Marks, Alexa and Labrecque, Nolan, 12/22, $233,000

GREENWICH

Dublin Hill Rd, SBP Dublin Hill LLC to Dimaio, Michael, 12/20, $8,495,000

Fletcher Ave, Mcmillon, Emily and Wright, Taylor to Seth, Lakshmi and Seth, Virendra, 12/23, $800,000

5 Manor Rd, Edson, Carla B to Chang, Henry and Peng, Yun P, 12/21, $1,777,500

6 Raymond St, Caruso, Michael and Caruso, Sandra to Jamison, Andrew and Sung, Eugene, 12/23, $4,000,000

12 Eggleston Ln, Norell, Lars R and Norell, Lynee N to Sue, Marissa C and Trivedi, Neal, 12/17, $3,638,000

15 Lafayette Ct Lot 1C, Burka, Ellen C and Burka, Steven R to Depierre, Jason G and Gustus, Paul, 12/20, $799,000

22 Woodside Dr, Fagan, Ellen H to Aristizabal, William and Lucero, Christine, 12/23, $2,025,000

27 Glen Ridge Rd, KD Intl Group Realty Inc to Bell, Dean W and Bell, Jonna M, 12/23, $2,195,000

27 Perryridge Rd, Eraclio, Kimberly to Kupersmith, David and Vo, Susan, 12/23, $1,940,000

33 Long Meadow Rd, Steiner Robert A Est and Steiner, Rosemary E to Eng, Douglas T, 12/23, $865,000

33 Midbrook Ln, Kush, Arvind and Venkataramani, Maya to Hong, Seung J and Hsu, Louis, 12/23, $1,930,000

34 Arther St, Tricoli Vincent L Est and Tricoli, Marie R to 34 Arther Street LLC, 12/22, $1,125,000

40 W Elm St Lot 5D, 1 Morton Square LLC to Fitzgerald, Brookfield, 12/23, $1,875,000

40 W Elm St Lot G20, 1 Morton Square LLC to Fitzgerald, Brookfield, 12/23, $1,875,000

45 Shore Rd, Mckinney, Joanne S and Mckinney, Timothy P to Gaynor, Julia A and Mcgee, Maxwell A, 12/21, $2,050,000

62-1/2 Prospect St, 62 Prospect St LLC to 62 Prospect LLC, 12/23, $1,300,000

181 Milbank Ave Lot E, Martyn, Holly L to Nicholas J Pepe T and Pepe, Nicholas J, 12/23, $2,925,000

351 Pemberwick Rd Lot 403, Kochi Roberta M Est and Kochi, Dennis to Kung, Lili and Wolle, Annika V, 12/22, $710,000

505 E Putnam Ave, Vitale, Charles to Poum West Re LLC, 12/22, $1,667,500

951 Lake Ave, Helme, Charles and Martinez, Silvia to Beltch, Robert R and Beltch, Scott J, 12/21, $1,300,000

GRISWOLD

7 Parker Ave Lot 1, Ever Real Properties LLC to Williams, Lea E, 12/27, $137,500

25 Bergendahl Dr, Kelly, Jennifer A to Kern, Anthony and Kern, Amanda, 12/20, $460,000

206 Shetucket Tpke, Trudeau Joan Est and Menard, Pamela A to Bunkley-Gurnee, Kyle and Ferguson, Alexander, 12/20, $86,250

206 Shetucket Tpke, Trudeau Gerald L Jr Est and Menard, Pamela A to Bunkley-Gurnee, Kyle and Ferguson, Alexander, 12/20, $86,250

GROTON

Country Club Rd, Smith, Pamela to Williams, Stasia J and Apergis, Nejme, 12/13, $213,000

Deerfield Ridge Dr, Lamb, Janet C to Frassenei, Nicholas R and Menesale, Meaghan E, 12/20, $324,000

Elm St S, Ingram, Michael W and Ingram, Marie L to Bryan, Kathryn, 12/17, $130,000

Poquonnock Rd, Longshore Groton 1 LLC and Carson&Gebel Ent LLC to Stonington Behavioral Hlt, 12/13, $4,000,000

Prospect St, Smith Jr, Dudley C to Bond, Douglas R and Bond, Andrea M, 12/23, $1,100,000

N/A, Parker, Justin to Bishop, Shane T, 12/22, $180,000

N/A, Wood, Louis W to Herold, Samantha M, 12/15, $319,000

N/A, Curtis-Nordstrom 3rd, Alv to Evans, Eric P and Smith, Victoria, 12/20, $240,000

N/A, Naples Mktg&Dev LLC to Baumann, Paul D and Segall, Vivian R, 12/13, $1,350,000

13 Tautog St, Gorton, James C and Gorton, Antonia B to Butler, Marion, 12/20, $785,000

17 Burrows St, Cole, Elaine M to Adams, Kyla, 12/23, $589,000

22 Crescent St, Froh, Richard T to 22 Cres Street Glp LLC, 12/14, $260,000

30 Harvard Ln, Spittler, Michael to Bogoian, Jeffrey C and Bogoian, Lauren, 12/22, $240,000

31 Chase Oak Ct Lot 22, Miller, Pamela to Callahan, William G and Callahan, Beverly, 12/13, $210,000

33 Fort St, DRDS Properties LLC to Garbo Properties 2 LLC, 12/20, $712,932

55 W Mystic Ave, Noank Property Group LLC to Post Group Property LLC, 12/22, $375,000

67 Baker Ave, Santacroce, John R to Holmes, Melissa J, 12/15, $265,000

99 North Rd, Ackley, Lisa M to Estrada, Alan and Estrada, Tara, 12/17, $539,000

109 Hynes Ave, DRDS Properties LLC to Garbo Properties 2 LLC, 12/20, $739,068

171 Hynes Ave, DRDS Properties LLC to Garbo Properties 2 LLC, 12/20, $739,068

175 Hynes Ave, DRDS Properties LLC to Garbo Properties 2 LLC, 12/20, $739,068

189 Deerfield Ridge Dr, Jakubiak, Timothy and Jakubiak, Melissa to Preciado, Wade P and Burbano, Karolina B, 12/20, $365,000

207 Gales Ferry Rd, Kirk, Sandra J and Delaporta, Steven M to Flores, Jordan, 12/23, $255,000

257 Shewville Rd, Jones, Michael D and Jones, Charlene R to Scott, Hughroy and Scott, Aisha, 12/23, $650,000

336 Heather Glen Ln, Mirza, Muzafar A and Mirza, Shakila to Tischler, Daniel C and Tischler, April R, 12/20, $500,000

GUILFORD

4 Quonnipaug Hill Rd, Levitan, Blaize and Powell, Kristina to Vongcomevattana, Toh and Nitatsukprasert, Chanyapat, 12/20, $305,000

91 Long Hill Farm, Ryden, Barbara K to Gross, Nancy C, 12/20, $535,000

144 Fitch Hill Rd, Barboza, Diego F and Bills-Barboza, Meghan L to Axon, Kayleigh A and Axon, Stephen J, 12/20, $360,000

672 Mulberry Point Rd, RLR Partnership to Marinan, Stephen and Marinan, Jennifer, 12/20, $675,000

1073 Durham Rd, Mulvey, Christine A and Litke, Donald S to Hall, Kimberly and Hall, Mark, 12/20, $340,000

HAMDEN

Whitney Cmns, Lemkin, Edward to Chacon, Liliana N and Carlotta, Guillermo A, 12/20, $125,000

N/A, Lee, Sherri to Jhaveri, Hima, 12/15, $83,500

N/A, Pavlik, Barbara to Protopaltis, Tammy and Protopsaltis, Aristotle, 12/14, $112,000

N/A, Then, Wellington to Spruill, Monica, 12/17, $120,000

8 Canterbury Rd Lot 8, Ross, Regina and Ross, Frankie L to Geyer, Sharlene L, 12/17, $325,000

15 W Shepard Ave, Mcmanus, Mary to Durham, Ann S and Rayon, Deborah A, 12/20, $290,000

25 Heather Rd, Richards, David R and Richards, Judith to Digioia, Christopher and Digioia, Daniel, 12/21, $262,000

30 Glenbrook Ave, Iamunno, Antonietta and Pellino, Anna to Ilozumba, Leo, 12/22, $260,000

35 Todd St Lot 307, Perrotti, Pasquale F to Foery, Jan E and Foery, Raymond A, 12/21, $320,000

40 E Gate Ln Lot 40, Etkind, Susan D to Pepe, Leah K, 12/10, $155,000

42 Fairview Ave, Gary, Charles to GB Mgmt Services LLC, 12/22, $170,000

44 Lynmoor Pl, Myers, Andrew J and Myers, Amy D to Gateway Fincl Svcs Corp, 12/10, $200,000

51 Broadfield Rd, Bilski, Victoria C to Teodosio, Grace V, 12/22, $355,000

56 Dix St, Evans, Sheila and Lewis, Travis L to Hunt-Anderson, Lajuan N, 12/10, $242,500

56 Knoll Dr, Feinberg, Marie I to Cruz, Nydia and Cruz, Marciano, 12/10, $300,000

59 2nd St, USA HUD to Catiinott, Beverley A and Cathnott, Winston O, 12/20, $155,000

80 Hubbard Pl, Francesconi M M Est and Johnson, Margaret A to Paik, Steve and Paik, Euginia, 12/20, $200,000

92 Briarcliff Rd, Quinn, David M and Quinn, Lisa Y to Ruocco, Vincent and Ruocco, Karen, 12/22, $235,000

93 Park Ave, Schreck, Anastasia T to Begin, Anne I, 12/22, $252,500

95 Russell St, Harris, Matthew and Gulick, Katherine to Wise, Sharon M, 12/22, $294,900

97 Webb St, Homestead LLC to Altshuler Investments DE, 12/14, $675,000

101 Peck Ln, Persico, Ralph A to Kaye, Jay and Meinsen, Karlen, 12/17, $228,950

103 Centerbrook Rd, Voiiso-Peccerillo, Dorothy to Guliani, Michele, 12/10, $72,000

104 Twin Brook Rd, Meister Robert W Est and Serphillips, Deborah to Cardoso, Victor and Cardoso, Annabella, 12/17, $202,500

109 Belden Rd, Muto, Keiko M to Cox, Nicole S, 12/21, $235,000

125 Twin Brook Rd, Wells, Lawrence to Beaudin, Myriam and Leveille, Etienne, 12/17, $292,500

132 Waite St, Bamford, Sarah R and Stratford, Simon J to Oneil, Tara C, 12/21, $226,000

142 Carmalt Rd, Riollano, Carlos and Garcia-Vassallo, Maria G to Heineken, Nicole and Phillips, Jeffrey, 12/20, $370,000

146 Warner St, Shakir, Anita Z to Rivera, Naixtza, 12/20, $209,000

149 W Side Dr, Diglio, Jacqueline to Albert, Mark, 12/17, $210,000

157 Leeder Hill Dr Lot 106, Cooper, Valerie to Holloway Jr, Isaiah and Holloway, Alexis, 12/22, $240,000

158 Woodlawn St, Baird, Christine L to Brophy, Jennifer E, 12/20, $332,500

202 Belden Rd, Harris, Constance M and Harris, Macio to Washington, Diane, 12/10, $235,000

265 Helen St, Wichowski, Robert J and Wichowski, Kerry A to Paige, Conswella C, 12/21, $259,900

290 Treadwell St Lot 1203, Gensler, Karen G to Robinson, Teresa, 12/20, $189,900

304 Thornton St, Allard, Adam to Sferra, Michelino and Sferra, Erin, 12/20, $359,000

329 Belden Rd, Ennis, Fatima F to Smith, Kecia, 12/22, $258,000

794 Dixwell Ave, Elm City College Preparat to Apt Foundation Inc, 12/16, $2,450,000

801 Main St, 801 Main LLC to Dawley, Thad, 12/21, $380,000

1412 Whitney Ave Lot E3, Durham, Ann to Lu, Chaobo, 12/17, $155,000

1414 Whitney Ave Lot B2, Ellahi, Javeria and Ellahi, Mohammed to Bahbah, May, 12/17, $161,950

2200 Shepard Ave, Wheatley Natalie H Est and Colwell, William S to Shattuck, Richard W, 12/20, $500,000

HARTFORD

31 Woodland St Lot 5H, Tobert, Paul A to Skoletsky, Barry H, 12/22, $63,000

32-34 Sterling St, Green, Conrad A to Campbell, Sebastian, 12/21, $137,000

62 Vineland Ter, Hartford Area Habitat to Ortiz, Shantae and Alexander, Shandrea, 12/20, $192,900

97 Westbrook St, Citylight Properties LLC to Harding, Jillian P, 12/20, $230,000

112-114 Huntington St, Gustave, Michael A and Gustave, Sharon D to Chaplin, Courtney, 12/21, $252,500

158 S Whitney St, Forte, Yvonne to Mclean, Timothy L, 12/20, $130,000

HARTLAND

90 N Hollow Rd, Dubois Jr, Stephen M to Dillon, Kenneth J, 12/28, $175,000

HARWINTON

Whetstone Rd Lot 8, Whetstone Properties LLC to Lydem, Bruce and Lydem, Linda, 12/20, $144,900

109 North Rd, WMRM Properites LLC to Beaulieu, Shawn J and Beaulieu, Gabriella, 12/20, $350,000

HEBRON

80 Martin Rd, Ditullio, Jeremy D to Dalton, William H, 12/23, $471,000

150 London Rd, Brown, Jill M to Holmes, Kaitlynn, 12/20, $285,000

216 Millstream Rd, Maziarz, Matthew and Maziarz, Monika to Landry, Brian and Landry, Sengdao, 12/21, $395,000

KENT

67 N Main St, Potts, Elissa and Whitehead, Tracey to High Watch Recovery Ctr, 12/22, $833,000

KILLINGLY

35 Carter St, Congdon, Thomas and Congdon, Laurie to Roberts, Azeda and Rivera-Ortiz, Juan A, 12/21, $290,000

74 Killingly Dr, Deaume Nelson F Est and Prindle, Dawn to Forbes, Wendy E, 12/21, $235,000

162 Broad St, Kozey, Vivian B and Kozey Jr, Charles N to Kozey, Sarah A and Kozey, Zachary A, 12/20, $240,000

479 Main St, Beausoleil, Lori A to Patel, Tvinkal J, 12/17, $240,000

1033 Upper Maple St, Phillips, John F and Phillips, Joanne L to Adames, Zoe, 12/20, $260,000

1036 N Main St, Kimbal Sheffield LLC to A White Smile LLC, 12/20, $500,000

1040 N Main St, Kimbal Sheffield LLC to A White Smile LLC, 12/20, $500,000

KILLINGWORTH

67 Chittenden Rd, Brown, Peter J to Patrick-Gilson, Brian and Thi-Bhuyen, Kim Anh, 12/20, $245,000

LEBANON

N/A, L K Budney Prop Mgmt T and Budney, Lori K to Distinctive Farms LLC, 12/23, $875,000

1 Cook Hill Rd, Targonsky, Gregori M and Targonsky, Heidi H to Torres-Viera, Xavier J, 12/21, $250,000

60 Lakewood Dr, Kozaczka, Dyan and Busch, Gregory H to Wilkinson, Erin and Fagnoni, Christopher, 12/21, $425,000

205 Fowler Rd, Johnson, James D and Bigelow-Johnson, Ashley to Marceau, Yvonne, 12/21, $487,500

261 Exeter Rd, Jurcik, Susan L to Huckle, Cassandra and Lawrence, Craig, 12/21, $390,000

459 Deepwood Dr, Guerrieri, Santo to Niantic Bay Group LLC, 12/20, $17,500

LEDYARD

1 Seabury Ave, Morrow, James A to Herbette, Christopher and Herbette, Emily, 12/20, $349,900

4 Ledgewood Dr, Jolly, Jack P and Jolly, Michelle D to Townson, Christopher J and Townson, Christi L, 12/21, $222,000

20 Lorenz Industrial Pkwy, Generation 4 Realty LLC to Molly Enterprises LLC, 12/21, $475,000

23 Quakertown Mdws, Green Falls Associates to Quemuel, Victoria, 12/20, $460,000

61 Whalehead Rd, Grant, Duane A to Hughes, Stephen and Hughes, Edith, 12/20, $335,000

LISBON

Harvest Rd, Burnham Hill Assoc LLC to Thibodeau, Anthony P and Thibodeau, Susan M, 12/21, $82,500

187 Kimball Rd, Lafemina, Gary M and Lafemina, Christine L to Rouillard, Joseph A and Harrison, Heather A, 12/21, $270,000

LITCHFIELD

Buell Rd, Baddford, Andrew and Bassford, Zelda to Litchfield Hls Const LLC, 12/22, $349,000

15 E Litchfield Rd, Hammond, Karen A and Hammond, Robert J to Hay, Dylan and Hay, Nicole, 12/20, $612,500

MADISON

Opening Hill Rd, Barrera, Elizabeth G to Baslaw, Robin and Smith, Susan, 12/21, $555,500

N/A, Bagnoli, Nancy G and Bagnoli, John to Preveza, Kimberly A, 12/14, $440,000

7 E Wharf Rd, Generals Residence to Geringer, Marcia, 12/23, $1,107,500

9 Partridge Ln, A1Z7 LLC and Jalli, Harin to Oconnell, Aileen, 12/23, $748,750

11 Markham Pl, Horsepond Estates LLC to Costello, Brian M and Costello, Keri, 12/21, $724,015

16 Barberry Ln, Barbara C Mclean LT and Mclean, Barbara C to Ratchman, Eric and Abdelnour, Gregory J, 12/14, $1,300,000

22 Kingsbridge Way Lot 22, Barkett, Margaret to Aubrey LT and Aubrey, Gerald J, 12/17, $729,000

23 Fort Path Rd, Mattera, Jennifer A to Mcmonagle, Diana and Orozco, Jesus M, 12/21, $520,000

23 Tuxis Rd, Lee, Gail P to Carbonell FT and Carbonell, James, 12/20, $735,000

117 Island Ave Lot 117, Peelle Jr, William R and Peelle, Agnes S to Lyle, Frederick J and Lyle, Margaret M, 12/22, $1,000,000

133 5 Fields Rd, Lambert, Edgar P and Lambert, Suzanne K to Cormier, Annjea, 12/22, $729,900

524 Boston Post Rd, Olberg, Amanda W to Rapport, Jane H and Rapport, George M, 12/21, $859,700

550 Opening Hill Rd, Merliss, Erik to Crowley, Whitney B and Bartholomew, Debra, 12/15, $340,000

MANSFIELD

22 Cedar Swamp Rd, Jones, Edward M and Jones, Valerie A to Shafer, Ethan and Shafer, Susan, 12/16, $275,000

70 Kaya Ln, Reiman, James and Reiman, Amy to Tang, Kwan and Tang, Michelle C, 12/16, $580,600

MARLBOROUGH

22 Hickory Rd, Day, Ernest F to Eastern Properties, 12/22, $170,000

26 Apache Ln Lot 26, George, Theseus to Caruso, Laura, 12/27, $266,000

34 S Stonybrook Dr, Yuska, Constance to Albanese, Richard C and Albanese, Cynthia, 12/28, $365,000

MERIDEN

4 Montowese Dr, Kokoszka, William and Kokoszka, Eileen to Cendeno, Vincente M and Chalarca, Mayerlin, 12/22, $355,000

23 Eagle Ct, Rosario, Gilberto to Guzman, Alecander and Guzman, Damaris, 12/21, $225,000

25 Mattabasset Dr Lot 25, Gonzalez, Rafael to Lagace, Michael L, 12/20, $180,000

31 Carter Ave, Trusted Realty Inv LLC to Rodriguez, Kiam D and Disla, Elaine, 12/20, $225,000

37 Falcon Ln, Chaparro, Heriberto to Crockett, Keyonna, 12/22, $237,000

39 N Meadow Ln, Porter, Alexandre to Amat, Danielle, 12/23, $365,000

42 Flower St, Cardona, Pamela to Jorge, Jose R, 12/20, $220,000

63 Harness Dr, Bender, Lynn A and Collins, Geraldine M to Steinmetz, Elva, 12/20, $242,000

72 Sorries Ct, Mann Jr, Jeffrey A and White, Donna S to Cote, Bethany, 12/23, $220,000

73 Sylvan Ave, Mozdziak, David M to Theriault, Cori S and Theriualt, Deirdre T, 12/23, $275,000

76 John George Dr, Peralta, Jose R to Barnes, Albert, 12/21, $365,000

90 View St, 613 LLC to Haines, Johnelle, 12/23, $270,000

91 View St, 613 LLC to Haines, Johnelle, 12/23, $270,000

92 View St, 613 LLC to Haines, Johnelle, 12/23, $270,000

99 Debbie Dr, Caligiore, Jason S to Gonzalez, Randall, 12/21, $555,000

105 Briarwood Dr, Chater, Yusef to Hyman, Cynthia, 12/23, $300,000

170 Bunker Ave, Vista Associates LLC to Okolie, Melissa, 12/23, $269,000

174 Woodland St Lot 3, Decusati, Angela to Allen, Jennifer, 12/21, $170,000

185 Scott St, Paski, Henry M and Paski, Lauren M to Verlezza, Michelel, 12/21, $225,000

240 Lydale Pl, Crowell, Kenneth M and Crowell, Sandra E to Williams, Michael D and Bittle, Latashia C, 12/20, $375,000

272 Kensington Ave, Kensington Avenue LLC to Auriemme, Bryan, 12/22, $220,000

397 Kensington Ave, Vumbaco Brenda J Est and Vumbaco, Carol A to Holamn, Stafy L, 12/23, $215,000

501 Paddock Ave, Ness, David C to Martinez, Alexis L and Nlebron, Arlee, 12/21, $235,000

607 N Colony St, Guillen, Jonathna to Tenezaca-Vega, Luis B and Gordillo, Rosa M, 12/23, $244,500

MIDDLEBURY

Route 64, Middlebury Hamlet LLC to Nationstar Mtg Hldg LLC, 12/20, $1,815,000

21 Somerset Dr, Avalon Farms LLC to Jack, Michelle D and O Jack, Terry R, 12/21, $690,000

MIDDLEFIELD

10 Bittersweet Rdg Lot 10, Foreman, Mary to Austin, Sanddra L and Cassasy, Ellen L, 12/9, $189,000

16 Passiac Rd, Krapf Robert Est and Krapf, Douglas to Osterhout, Glen, 12/22, $90,000

17 Spring St, Merriam, Robert W to Rockall Farms LLC, 12/16, $20,000

118 Lake Shore Dr, Begin, Anne to Greening, Denise and Greening, John J, 12/21, $339,000

MIDDLETOWN

Macdonough Pl, Lambe, Debra A and Lambe, Thomas P to Macdonough LLC, 12/17, $416,000

Middlefield St, Merriam, Robert W to Rockfall Farms LLC, 12/16, $50,000

Walnut St, Brooks, Timothy L and Brooks, Maureen F to Mahmood, Michelle, 12/16, $193,000

2 W Meadow Ln, Politz, Michael to Galante, Cassidy and Leiss, Benjamin, 12/15, $188,000

8 Macdonough Pl, Fanfarelli, Gerald L to Helenex, Evan R, 12/20, $250,000

9 Blue Bell Ln, Neil, William and Newrez LLC to Newrez LLC, 12/20, $184,910

16 Rising Trail Ct Lot 16, Kane, Jennifer to Baum, Joshua H and Ayad, Kaira, 12/20, $154,900

36 Afton Ter, Broscha, Marie L to Cyr, Keith M, 12/16, $151,000

41 Batt St, Montano, Emily B and Baez, Alexis M to Sierra, Brandon E and Sierra, Marisa K, 12/20, $271,111

46 Randolph Rd, CT Light&Power Co to 49 Randolph Rd Middletown, 12/17, $2,100,000

52 Burgundy Hill Ln Lot 52, Patel, Kirtt M to Odinova, Yulduz, 12/21, $70,000

54 Old Mill Rd, Salafia, Joseph M to Cammilletti-Betti, Myla R, 12/21, $235,000

77 Chestnut St, Austin, Jeffrey and Austin, Todd to Equitable Partners LLC, 12/13, $115,000

77 S Front St, Khacherian, Hilary to Tregoning, Walter, 12/20, $275,000

79 S Front St, Khacherian, Hilary to Tregoning, Walter, 12/20, $275,000

92 Lincoln St, 92 Lincoln Street LLC to Privott, Gena, 12/21, $210,000

110 Webster Ln Lot 2-27, Ameritage Const Corp to Petersen, Donna, 12/14, $402,785

122 Newfield St Lot 2A, Teen Challenge New Eng to Fiacre Jr, Albert E, 12/15, $329,900

134 Trolley Crossing Ln Lot 134, Donovan, Jennifer to Moran, Annamaria, 12/20, $150,500

162 Webster Ln, Ameritage Const Corp to Lombardo, Joseph and Lombardo, Mary, 12/23, $413,900

244 Basswood Dr, Siena, Stephanie to Glidden, Elizabeth A, 12/20, $221,500

314 Congdon St, Kolla, Sarathchand and Kolla, Meghna S to Lambe, Thomas P and Lambe, Debra A, 12/17, $430,000

377 Long Ln, Knight, Kathryn to Derose, Matthew J and Barbosa, Marianna, 12/21, $295,000

578 Main St, 114 Campbell LLC to Mattabeseck LLC, 12/22, $270,000

601 Cambridge Cmns Lot 601, King, Corrine to Vailionis, Sharon, 12/14, $175,000

644 Bartholomew Rd, Trilacon Autumn Meadows to Dimarco, Stephen A, 12/14, $295,900

749 Long Hill Rd Lot G, Morgan, Adrienne D to Notaro-Miklus, Mariah C, 12/21, $185,000

2155 S Main St, Bonacassio, Lana S to Scirpo, Lisa M, 12/22, $1,000,000

MILFORD

Baker St, Kroeber, Colleen W to Prisco, Roseann C, 12/8, $280,000

Bonsilene St, Larocque, Michele L and Gardner, Brian E to Denton, James and Procyk, Tina, 12/7, $290,000

Cherry St, Wheeler, Patricia A and Wheeler, Dennis C to Olah-Lupoli, Carrie and Lupoli, Peter M, 12/17, $385,000

Collingsdale Dr, Cammarano John Est and Urban, Valerie to Lufam Homes LLC, 12/9, $349,900

Honeysuckle Ln, Curprynski, Kay E to Kikis, Virginia and Kikis, Sabatino G, 12/17, $625,000

James St, Timko, Christine to 137 MPR LLC, 12/13, $200,000

Ocean Crest Condo, Gourley, Joan F to Mariano, Michael and Mariano, Sue A, 12/10, $247,500

Swanson Dr, Robert F Toohey RET and Sorrentino, Nancy to Zelikson, Robert and Zelikson, Shaun L, 12/8, $200,000

N/A, Baum, Geoffrey and Baum, Agnieszka to Grabowski, Jeanine and Young, Conner, 12/7, $640,000

1 Ridge St, Grenier, Gene J to Dougherty, Michael, 12/20, $310,000

6 Clinton St, Diamond Jack Est and Carchia, Americo R to Borer, Joseph P, 12/13, $580,000

9 Undine St, Millesid Jr, Ben P and FNMA to Mirto, Robert C, 12/14, $178,275

19 Clinton St, Casini, Kevin D to Kochiss, Kevin, 12/7, $639,000

25 Oronoque Rd, Kriksciun, Peter J and Kriksciun, Nadia A to Forster, Jessica M, 12/20, $300,000

25 Shell Ave, Reef Associates LLC to Sea Shell LLC, 12/16, $2,350,000

27 Peck St, Bartlett, Michael A to Smith, Molly C and Smith 3rd, Keith M, 12/20, $332,000

48 Honeysuckle Ln, Cartus Financial Corp to Lindo, Richard A and Lindo, Ann, 12/16, $556,000

76 Bertrose Ave, Cameron, Christopher A to Lavernoich, Alex, 12/8, $375,000

81 Hawley Ave, Diamond Jack Est and Carchia, Americo R to Borer, Joseph P, 12/13, $580,000

85 Viscount Dr Lot 13H, Dressel, Kenneth C and Dressel, Paula B to Hamer, Andrew and Hamer, Holly, 12/16, $350,000

180 Melba St Lot 308, Su, Fan C to Simmons, Steven, 12/20, $215,000

213 Buckingham Ave, Russell Jr, John J and Russell, Jenna to King, Thomas, 12/20, $285,000

427 Roses Mill Rd, Viola, Stephen R to Collier, Colby S, 12/20, $315,000

1070 New Haven Ave Lot 80, Tiberio Roger Est and Tiberio, Dolores to 1080 New Haven Avenue LLC, 12/20, $137,500

1158 W River St, Tomlinson Jr, John A and Congressional Bank to Pena, Ana, 12/14, $327,100

MONROE

Church St, Laluna Raymond F Est and Laluna, Barry to Teixeira, James, 12/20, $75,000

54 Pastors Walk, Bryna Jr, Robert J and Debacher, Emily to Faiella, Timothy, 12/20, $325,000

74 Harmony Ln, Ferro, Jane E to Baranov, Aksana and Baranov, Michael, 12/22, $642,000

83 Benedict Rd, Carter, Geraldine P and Carter 3rd, John H to Strange, Deborah L and Walker, Charles E, 12/21, $593,000

206 Windgate Cir Lot F, Vernon, Elizabeth A to Lombard, Sara E, 12/21, $208,000

286 Fan Hill Rd, Kegyes, Anthony and King, Toni to Ramalho, Krystal N, 12/21, $355,000

386 Moose Hill Rd, Fisher Barbara M Est and Anton, Elizabeth to LTS Properties LLC, 12/21, $360,000

NAUGATUCK

3 Malgari Ct, Pina, Angel to Cora, Kassandra, 12/22, $233,000

18 Galpin St, Mucha, F Brian to Cohen, Micah and Cohen, Sarah, 12/21, $230,000

39 Horton Hill Rd Lot 7B, Constantino, Frederick C to Cabral, Marco and Cabral, Rosamaria, 12/21, $100,000

42 Kosko Ln, Kaminski, Maureen A and Kaminski, Thomas J to Baughn, Andrea and Cordone, Kristina, 12/22, $242,000

48 City Hill St, Crowley, Anne to Dubose, Denise M and Dubose, Eddie M, 12/20, $197,000

77 Hoadley St, Muzio, Sharon to Padilla, Nakisha, 12/21, $99,950

77 Hoadley St, Obrien, Phillip E to Padilla, Nakisha, 12/21, $99,950

111 Wooster St Lot 5F, Dasilva, Andrew A and Dasilva, Tatiana M to Vickers, Diana, 12/20, $135,000

129 Phoenix Ave, Noll, Glen to Makowski, Sharon, 12/21, $239,900

140 Coen St, Cyr, Patricia and Cyr, Robert to Cuadrado, Angel L, 12/20, $250,000

216 Hillside Ave, 216 Hillside LLC to Ysuiza, Margarita Y and Ysuiza, Naomi A, 12/20, $259,900

418 Horton Hill Rd, Corraro Jr, Richard T to Kucsma, Alyssa, 12/22, $217,900

NEW BRITAIN

Lawlor St, MZ Realty Associates LLC to 147 Lawlor NB LLC, 12/10, $440,000

80 Lawlor St, Britch, Alexander to Ramires, Freddy and Garcia, Jorge M, 12/7, $165,000

82 Lawlor St, Britch, Alexander to Ramires, Freddy and Garcia, Jorge M, 12/7, $165,000

95-B Clinic Dr Lot 35, Wroblewski, Andrzej and Wroblewski, Dorota to Bobik, Igor, 12/10, $93,000

209 Smalley St, Socie St Jean Bapt to Casablanca Invs LLC, 12/9, $565,000

235 Brittany Farms Rd Lot C, Patnoe, Lisa M to Langella, Theresa M, 12/3, $185,000

235 Cianci Rd, Blue Sky Properties LLC to Adametz, Taylor E, 12/9, $178,500

375 Mcclintock St, Gerent, Katherine E to Hinson, Rasun and Guzman, Madeline, 12/9, $132,500

NEW CANAAN

N/A, Cherry Lot LLC to Ventana Cherry LLC, 12/13, $664,900

11 Burtis Ave, 11 Burtis Ave LLC to Ventana 11 Burtis LLC, 12/13, $3,397,700

21 Burtis Ave, 21 Burtis Ave LLC to 21 Burtis LLC, 12/13, $872,300

22 Ponus Rdg, 98 Thurton LLC to Foster, Alex and Foster, Claire, 12/9, $3,535,000

25 Burtis Ave, 25 Burtis Ave LLC to Ventana 21 Burtis LLC, 12/13, $1,165,100

25 Kimberly Pl, Smithers, Ruth to Officer, David and Officer, Joan, 12/17, $1,105,000

37 Dunning Rd, Mclane Thomas Est and Mclane, Bradford to 37 Dunning LLC, 12/14, $1,425,000

106 Marshall Ridge Rd, Stoops, Louise to Kurdziel, Christopher and Kurdziel, Jacqueline, 12/17, $1,131,000

123 Richmond Hill Rd Lot 7, Shukovsky, Edward to Cortes, Eduardo and Cortes, Jean, 12/10, $899,000 125 Heritage Hill Rd Lot C, Culpepper, Maryly and Culpepper, Daniel to Shannon Jr, William and Shannon, Susan, 12/14, $425,000

312 Elm St Lot 21, Lamkin, Robert to Edmond Ryan FT and Albert, Conrad, 12/15, $1,060,000

436 Frogtown Rd, Garden Properties LLC to Tackling, Erica and Tackling, Seth, 12/16, $1,361,500

628 Valley Rd, You, Edgar and Qian, Freda to Lerner, Keren and Mandel, Marc, 12/10, $1,529,000

NEW FAIRFIELD

Sail Harbour Clb Lot 49, Santomero Gloria Est and Santomero 3rd, C M to Heritage Island Rd LLC, 12/23, $2,000,000

Sail Harbour Clb Lot 39, Giacona, Michael E and Giacona, Elyce to Winn, Karen D and Winn, Peter J, 12/21, $1,100,000

3 Spring Wood Ln, Barberi, Berenice M to Mitsanis, Dionisios and Bayern, Melissa, 12/20, $465,000

4 Rita Dr, Hoda, Vezir to Brady, Simon and Young, Deanna, 12/21, $460,000

4 Whipstick Rd, Long, Joseph A and Long, Carol A to Labarbera, Gerard A and Jensen, Kimberly E, 12/20, $806,000

8 Heritage Island Rd, Mok, William L and Saetia, Gigi to Indyk, Martin and Burt, Gahl, 12/21, $2,908,740

8 Hudson Dr, Williams Kevin P Est and Williams, Mathew to Ozuna, Nancy and Ozuna, Freddy, 12/23, $315,000

9 Ilion Rd, Russ, Kevin J to Berrio, Sergio O, 12/20, $380,000

19 Inglenook Rd, Kanowitz Edward Est and Grenier, Marc J to Ewing 3rd, John P, 12/21, $220,000

33 Ridge Rd, Knab, William F and Nielsen, Kristine A to Sypher, Kevin A and Sypher, Margaret L, 12/22, $445,000

NEW HARTFORD

3 Sloan St, Rossignol, Steven and Rossignol, Jacqueline to Morante, Kirby R and Morante, Daniel E, 12/22, $495,000

5 Ridge View Ter,

REAL ESTATE TRANSACTIONS

from Page 5

25 Grand St Lot 216, Androvic, Scott to Rainer, Annamarie, 12/17, $261,000

25 Grand St Lot 160, Dyke, Susan to Grimm, Steven T, 12/21, $225,000

29 Dairy Farm Rd, Beszczak Marcia M Est and Procko, Camille to Linares, Jesus M, 12/21, $455,000

32 Strawberry Hill Ave, Chahine, Andrei and Chahine, Elizabeth to Kourpouanides, Renita, 12/20, $490,000

33 N Water St Lot 501, Bergeron, Daniel A and Bergeron, Michaele A to Wieczorek, Jason, 12/20, $359,000

38 Crooked Trail Rd, Roland, Jayne S to Rossi Jr, Thomas P, 12/14, $975,000

47 Allen Rd, Mobilia, Dorothy P to Yanell, Donald D and Yanell, Elaine B, 12/13, $495,000

48 Ledgebrook Dr Lot 48, Avery Donald E Est and Griesmer, Anne A to Marks, Piet and Barton, Gloria, 12/20, $425,000

48 Maywood Rd, Kennedy, Kristy S and Kennedy, James R to Ross, Parker A and Ross, Jamie, 12/20, $3,050,000

71 Aiken St Lot Q10, Destruge, Jean to Villar, Carlos A, 12/15, $365,009

80 County St Lot 7H, Duarte Sr, Carlos R and Duarte, Miriam S to County 807H LLC, 12/16, $235,000

89 Sunrise Hill Rd Lot 89, Silletta, Faudia to Gibek, Monika, 12/23, $390,000

100 Silver Creek Ln, Cota, Alberto and Rattinger, Adriana to Lemcke, Katherine M and Kibler, Brian, 12/20, $935,000

111 W Norwalk Rd, Mcmillan, Shawn R and Mcmillan, Carolyn to Woods, Patricia M and Woods, Barry, 12/17, $565,000

131 Washington St Lot 202, Serrao, Michael G to Girlamo, Michael J, 12/20, $282,000

178 Flax Hill Rd Lot C203, Rotondo, Paul to Toft, Hezekiah, 12/22, $305,000

286 Richards Ave, Mattson, Jane to Grandin, Amdrew S and Kelley, Maureen E, 12/20, $895,000

NORWICH

Atlantic Ave, Hatch Construction LLC to Zhao, Xiu H and Lin, Rul F, 12/20, $337,500

Gifford St, King, Ronald and King, Ginette to Bayside Investments LLC, 12/22, $170,000

N Thames St, Norwich City Of to Di Enterprises LLC, 12/21, $17,000

Spaulding St, Howard, Michael P to Larrea, Christian and Larrea, Francine, 12/20, $221,500

N/A, Lin, Susan P to Feng, Daron, 12/22, $60,000

N/A, Eurto, Irving J to Rios, Miguel, 12/17, $105,000

N/A, Portelance Paul R Est and Albertson, Sally J to Oconnor, Russell and Souza, Edward T, 12/20, $170,275

10 Goldberg Ave, Kirby, Michael E and Kirby, Maureen J to Brodie, Robert I and Brodie, Ellen F, 12/22, $215,000

17 Hillcrest St Lot A, Wu, Richard P to Feng, Daron, 12/22, $60,000

68 Thermos Ave Lot 308A, Roes, Thomas C and Roes, Marlene to Chafoya, Eduardo, 12/21, $110,000

114 Vergason Ave, Custom Designed Modular to Yap, Ahmed G, 12/21, $322,000

116 School St, Veneziano, Robert A and Veneziano, Mary P to Ocasio, Angel D and Wilson, Abigail E, 12/21, $285,000

122 Yantic Rd, Mastronunzio, Daniel R to Mansaku, Brendon, 12/22, $340,000

135 Lake St, Avalon Associates LLC to Farm 1 LLC, 12/22, $124,000

152 Harland Rd, Behne, Sarah M and Behne, Alexander P to Agostino, Scott D, 12/21, $263,000

152 Laura Blvd Lot 152, Potvin, Denise B to Bonilla, Maritza, 12/21, $88,000

185 Sheraton Ln Lot 185, Palmer, Steven H and Palmer, Diane J to Jurcik, Susan L, 12/21, $165,000

201 W Town St, Mixon, Elberton A and Mixon, Shoshana R to Constitution Inv Grp LLC, 12/20, $90,000

OLD LYME

9 Sandalwood Ln, Sandalwood Lane LLC to Behzad, Alexander J and Vigliotti, Vivian S, 12/14, $534,900

23 Browns Ln, Walsh, Donald P and Walsh, Margaret to Edmonstone, Robert L and Edmonstone, Elizabeth C, 12/13, $365,000

OLD SAYBROOK

Ingham Hill Rd Lot 3, B&L Construction Inc to JWV Associates LLC, 12/16, $115,000

11 Coulter St Lot 28, Robert T Marchant FT and Marchant, Robert T to Cyr, Ronald W and Cyr, Shan M, 12/16, $435,000

37 Maplewood St, Dolson, Peter J and Dolson, Karen E to Emmanuel, Olivia, 12/16, $325,000

ORANGE

14 Lakeside Dr, Oak Tree Development LLC to Orlinsky, Stephen V and Orlinsky, Esther T, 12/17, $334,175

547 Summit Dr, K C Lassen Residuary T and Lassen, Jeffrey to Hidalgo, Michael E and Lupoff, Abigail C, 12/20, $379,000

677 Royal Ln, Fahmi, Azim S and Fahmi, Nasiha to Lin, Chenxiang and Xiang, Yuzhen, 12/20, $800,000

OXFORD

720 Championship Dr Lot 88-35, Pulte Hm Of New Eng LLC to Kolski, Rea C and Kolski, Myron S, 12/20, $531,170

722 Championship Dr Lot 89-35, Pulte Hm Of New Eng LLC to Moffatt, Barbara and Hogrefe, Wayne, 12/20, $479,985

PLAINFIELD

Kate Downing Rd Lot 2-2, Ton, John and Ton, Kristine to Knowles, Matthew and Knowles, Georgette, 12/20, $50,000

2-14 S Walnut St, A Kausch&Sons LLC to Grove Walnut LLC, 12/20, $430,000

5 Grace Ln Lot 5, Moosup River Estates LLC to Kopplin, Richard C, 12/16, $336,738

59-65 Grove St, A Kausch&Sons LLC to Grove Walnut LLC, 12/20, $235,000

PLAINVILLE

1 Bushel Rd Lot 1, Vo, Tien and Nguyen-Vo, Chi to Reis, Stephanie W, 12/21, $380,000

22 Whiting St, Central Whiting Rlty LLC to Central Pl Apartments LLC, 12/23, $2,025,000

27 Hough St, Landon, James M to Grochowski, Grzegorz K, 12/22, $311,100

29 Hardwood Rd, Chamberlin, Pamela to Roy, Tyler, 12/22, $120,000

51 Julie Rd, Lesslie, David J to Soto, Eric M, 12/20, $320,000

68 Whiting St, Cohen, Edward A to Laurel Court LLC, 12/17, $735,000

69 Northwest Dr Lot 18, Sastri, Kristen to Thibodeau, Michele, 12/23, $197,500

70 Whiting St, Cohen, Edward A to Laurel Court LLC, 12/17, $735,000

PLYMOUTH

Swicklas Ct Lot 4, Plymouth Town Of to RNL LLC, 12/21, $113,000

4 Dilion Dr, Song, Jin Y and Song, Sung J to Kaminski, Sandra L and Kaminski Jr, Thomas, 12/21, $243,000

14 Holt St Lot 80, Mccann, Maureen to Dowling, Mark, 12/22, $137,000

41 Hillside Ave, Desimone, Frank L and Desimone, Kathi J to Scianna, Sean and Scianna, Gary, 12/22, $270,000

42 N Main St, Sklenka, Michael J and Sklenka, Laurie A to Andrews, Jemeil and Mendoza, Gerson, 12/20, $203,900

52 Lake Plymouth Blvd, Howell, Victor and Howell, Marie to Baker, Lynn, 12/20, $226,000

99 Wolcott Rd, Plymouth Investments LLC to J&J Paving LLC, 12/20, $240,000

112 Pine Hill Blvd Lot 112, Sicard, Sylvia to Briatico, Richard and Briatico, Virginia, 12/20, $175,000

128 Old Waterbury Rd, Naula-Castro, Lucy M to Beluli, Shaban and Beluli, Jeta, 12/22, $245,000

164 S Main St, Worhunsky, Stephen P and Worhunsky, Cynthia T to Rechenberg, Keith R, 12/21, $230,000

186 South St, Duda, Nicole to Rabara, Jumar and Rabara, Prescilla, 12/20, $185,000

202 Scott Rd, Johnson, Joseph M and Johnson, Karen J to Antonioli, Amanda, 12/21, $260,000

PORTLAND

3 Quarry Ln, Gilead Cmnty Services Inc to 111 Lexington Ave LLC, 12/20, $366,000

12 Myrtle Rd, Alfano, Andrea and Alfano, Ralph S to Brossaro, Lucie W, 12/21, $325,000

16 Evergreen Ave, Rittman, Douglas P and Rittman, Linda D to Saal Management LLC, 12/21, $275,000

56 Strongs Ave, Anderson Lucille G Est and Anderson, Nancy L to Blague Farm LLC, 12/21, $180,000

74 Cornwall St, Lynch, Betsey and Lynch, Philip to Flynn, Brendan T and Flynn, Nancy G, 12/21, $335,000

455 Portland Cobalt Rd, JCG Properties LLC to JCG Properties LLC, 12/21, $171,000

PRESTON

17 Ross Rd, Scott, Evan K to Walker, Frederick, 12/22, $260,000

PROSPECT

7 Colonial Dr, Steinfeld, Kenneth and Stenfeld, Rita to Pelletier, Sarah M, 12/21, $250,000

11 Smoke Rise Cir, Chicano, Lois A to Herpel, Kristen, 12/20, $399,900

15 Farmwood Dr, Lagana, Christopher E and Kraemer, Kelly A to Bakalar, Gina M and Bakalar, Jason D, 12/21, $450,000

18 Morris Rd, Hughes Jr, David M to Rosikiewicz, Jake T, 12/20, $355,000

PUTNAM

13 Market St, Cerasiello, Mark S and HSBC Bank USA NA to HSBC Bank USA NA Tr, 12/20, $51,035

61 Town Farm Rd, Newth, Peter G and Newth, Kelly to Strategic Com Realty Inc, 12/23, $350,000

88 Providence Pike, Cormier, Albert L and Emond, Claire L to Breault Realty Third LLC, 12/20, $535,000

257 Sabin St Lot 16, Fournier, Paul A to Coffey, Amy, 12/21, $205,000

311 Liberty Hwy, Lavallee, Kevin M to Ethier, Emile L and Ethier, Sheryl A, 12/21, $300,000

423 Providence Pike, Steinbrick, David M to Ottaviano, Elizabeth W, 12/20, $289,000

448 Providence Pike, Antul, Paula B to Bernier, Neil M, 12/20, $90,000

REDDING

17 Sport Hill Rd, Heller, Daniel and Heller, Ingrid L to Ringstad, Paul T and Ventura, Jessica T, 12/20, $650,000

299 Umpawaug Rd, Reed, Kristen M and Scully, Gregg to Bujaj, Zef and Bujaj, Gentjana, 12/20, $880,000

463 Newtown Tpke, Stefanopoulos, Peter and Stefanopoulos, Angela to Coppola, Matthew and Coppola, Robyn, 12/20, $870,000

RIDGEFIELD

12 Barnum Pl, Masilamani, Madhan and Kamalakannan, Mohanapriya to Desordi, Eliton, 12/21, $725,000

22 Sprucewood Ln, Crooker Sr, Glenn and Crooker, Jacqueline to Rapp, Robert D and Rapp, Michelle, 12/21, $1,197,500

28 Bruschi Ln, Janet G Ingraham T and Ingraham, Debora P to Friedman, Joshua and Friedman, Deanna, 12/21, $525,453

36 Wilridge Rd, Man, Chuk C and Man, Sarah V to Huggins, Courtney E and Ryer, Michael A, 12/22, $531,000

45 Mimosa Ct, Perrott, M Ward and Perrott, Mimi to Litwin, Ryan D and Mutarelli, Alyssa, 12/22, $810,000

64 Canterbury Ln, Chase, Cindy M to Young, Joshua and Ludwig, Ashley, 12/22, $1,475,000

500 Main St Lot 13, Menezes, Eduardo F and Menezes, Claudia C to Kagan, Joshua C and Cahill, Abigail A, 12/20, $1,480,000

ROCKY HILL

15 Juniper Pl Lot 15, Bernier IRT and Foster, Catherine to Sinopoli, Luke V, 12/14, $137,605

211 Ridgewood Dr, Read, Reanna and Read, Patrick to Belling Jr, Richard A, 12/20, $300,000

838 Brook St Lot E, Rotundo Developers LLC to CDM Properties LLC, 12/20, $145,000

ROXBURY

68 Chalybes Rd W, Brew, Damaris to Guaragno, William L, 12/21, $1,047,500

115 Transylvania Rd, Swenson, Gertrude I and Mckinina, Robert J to Hill, Steven M and Hill, Abagail L, 12/21, $620,000

SALEM

296 Witch Meadow Rd, Volz, Brenda A to Fischer, Angelina and Ragasa-Brannen, Ranilo, 12/22, $267,900

SALISBURY

29 Fowler St, Wood Leila Est and Wood, Caroline E to Smith, Monica R, 12/23, $215,000

44 Ledgewood Rd, Fails, Robert S and Fails, Debra G to Laszlo-Kovacs, Peter and Mate-Kovacs, Virag, 12/21, $442,000

50 Millerton Rd, Bay, Monica M to Flynn, Ryan C, 12/23, $350,000

74 E Main St, Corcoran, Deidre to Ann Daly Printon RET and Printon, Ann D, 12/22, $475,000

SEYMOUR

North St, Majoros, Joseph F and Majoros, Ruth D to Majoros, Stephen J and Kassas, Patricia, 12/16, $180,000

4 Bungay Ct, Hawley, Shane T to Seymour, John and Kassas, Patricia, 12/16, $275,000

28 New St, Fiorini, Joseph J to 48 Kent St LLC, 12/16, $105,000

117 Pemburn Dr, Niezelski, Joseph E to Kand C Unlimited LLC, 12/20, $157,500

SHARON

Minneluta Trl Lot 45B, Sherman, Moira V to Keese Mill Inc, 12/20, $45,000

4 Upper Main St Lot 3, Schmidt, Judith A and Barron, Thomas P to Marta L Woodhead T and Woodhead, Marta L, 12/22, $225,000

164 East St, Helfgott, Adam to Katz, Michael and Katz, Susan, 12/20, $100,000

SHELTON

2 Lily Ln, Perrotta, Matthew J and Perrotta, Caroline L to Ojeda, Annette, 12/20, $571,500

5 High Plains Rd, Tomko Patricia A Est and Tomko, Susan M to Teixeira Sr, Ernest, 12/21, $325,000

15 Fox Hunt Rd, Horen, Joel A and Horen, Ellen S to Levine, Eric and Levine, Patricia, 12/21, $385,000

15 Maler Ave, Alfano, Joseph R to Petrino, Peter, 12/22, $350,000

15 Rivendell Dr Lot 15, Sweeney, Kathleen A to Clarke, Patricia, 12/21, $312,000

17 Coram Rd Lot 4A, Cerbone, Vincent to Ball, Sara, 12/21, $255,000

27 Oak Hill Ln, Marcucio, Carl and Marcucio, Brian to Gil-Rafael, Emmanuel and Gil, Marissa, 12/22, $300,000

45 Cribbins Ave, Tonucci, Michael M to Grajales, Timothy and Aleman, Ruth, 12/22, $340,000

53 Milne Ave, Szabo, Lajos M to Agosto, Richard J and Davila, Carmen Y, 12/21, $380,000

55 Mulberry Ln, Duch, James to Ramos, Melissa, 12/21, $780,000

100 Parrott Dr Lot 1607, Seaman, Daniel J to Plano, Marc A and Plano, Amy L, 12/20, $585,000

108 Booth Hill Rd, Capasso Jr, Ralph J to Tavarez, Jesus J, 12/21, $599,900

139 Heather Rdg Lot 139, Mezick, Matthew J and Mezick, Stacy M to Castrillo, Jose A, 12/21, $169,990

224 Beardsley Rd, Purcell, Clancy J and Primovic, Lauren A to Davis, Athena J and Heilweil, Joshua W, 12/22, $730,000

232 Long Hill Ave, Saas Ventures LLC to 232 Long Hill Avenue LLC, 12/20, $490,000

413 Nichols Ave, Sound 2 Home Builders LLC to Mas, James and Mas, Janice, 12/20, $790,200

SHERMAN

23 Cedar Ln Ext, Dipietro, Joseph to Krobot, Jennifer, 12/21, $605,000

123 Route 39 S, Seder, Loraine P and Seder, Edward to Casadone, Michael D, 12/21, $358,900

SIMSBURY

1 West St Lot 322, Scanlon, Patricia A and Scanlon, Neil A to Hoyler, Gail H, 12/22, $290,000

5 Tunxis Pl Lot A, Taweh, George A to Cronin, John, 12/17, $96,500

5 Westridge Dr, Matheson FT and Matheson, Dale W to Hubert, Renjit and Jalajan, Jinju L, 12/17, $304,500

7 Sharlin Dr, Murphy, William A and Murphy, Pamela J to Pohorylo, Agatha, 12/20, $305,000

16-R Drumlin Rd, Devine, Sean and Devine, Theresa to Caro, Frank R, 12/22, $399,900

21 Horseshoe Cir, Vayda Jr, John to Allard-Raucci, Ashley N, 12/22, $361,000

24 W Mountain Rd, Derway, John S and Derway, Elizabeth C to Robbins, Michelle, 12/21, $322,000

29 Riverwalk Dr Lot 29, Clark, Sarah to Dugan, Caitlin E, 12/17, $310,000

75 Library Ln Lot 75, Rice, Cory R to Lamontagne, Keith R and Lamontagne, Janet M, 12/20, $200,000

80 Old Meadow Plain Rd, Sullivan, Monika M to Saccavino, Charles J and Saccavino, Naomi M, 12/22, $410,000

103 Deer Park Rd, Haley Jr, David F and Haley, Deanna L to Cameron, James M and Valentine, April M, 12/22, $360,000

106 Tariffville Rd, Laura C Chiulli LT and Chiulli, Laura C to Castro, Narda and Castro, Christopher F, 12/20, $104,000

106 Tariffville Rd, Chiulli, Laura C to Castro, Narda and Castro, Christopher F, 12/20, $104,000

120 West St, Mill Pond Properties LLC to Eagle Land Properties LLC, 12/22, $500,000

507 Bushy Hill Rd, Odland, Junice M to Giardino Watson T and Watson, Susan, 12/21, $301,000

SOMERS

30 Parson Rd, Randall Dora E Est and Provencher, Roberta J to Revitalized Renovations, 12/20, $155,000

133 Manse Hill Rd, Palmer Jr, David B and Palmer, Lynn G to Sanchez, Nicholas A and Sanchez, Katherine A, 12/21, $500,000

358 Turnpike Rd, Palmer, Robert L to Hedenskog, Chloe and Mathieu, Zachary, 12/22, $430,000

392 Watchaug Rd, Letizia, Irene A to Begnoche, Craig and Begnoche, Jennifer, 12/22, $390,000

SOUTH WINDSOR

Sullivan Ave, S Windsor Technologies to S Windsor Land&Cattle Co, 12/16, $1,500,000

4 Slater St, Mills FT and Mills, Paul M to Cyr, Christopher F, 12/15, $265,000

11 Dawn Dr, Caesar LLC to Tyszka, Tim and Tyszka, Sarah, 12/20, $485,000

16 Drake Ct Lot 16, Gibbons, Shannon R and Wilson, Thomas R to Chandra, Deepesh C and Deepesh, Balauma, 12/20, $365,000

21 Abar Ln, Corridorl, Ashley A and Corridori, Rebecca L to Baffour, Alex and Baffour, Gladys, 12/16, $382,000

32 Hilton Dr, Zemanek, Ashley A and Zemanek, Kyle to Bower, Robert A and Bower, Marilyn J, 12/15, $330,024

41 Beelzebub Rd, Reault, Sandra to Defraga, Ronaldojose C, 12/16, $304,900

55 Oak St, Hall, Alicia D and Velasquez-Franco, Diego D to Drew 4th, John F and Drew, Valerie M, 12/20, $265,000

57 Riverside Dr, Manion, Eileen O to Singh, Jairahadeep and Chawla, Gunveen, 12/20, $510,000

65 Alison Dr, Ou, Mingguang to Zygadlo, Patryk J, 12/20, $255,000

91 Ivy Ln Lot 91, Beschler, Matthew K to Lazos, George S and Lazos, Chelsea R, 12/16, $235,000

102 Twin Circle Dr Lot 102, Macpherson, Elise T to Coughlin, Paula A and Coughlin, Jeffrey T, 12/16, $165,000

249 Ellington Rd, Morgan J Bradley Jr LT and Bradley, James A to 249 Ellington Road LLC, 12/16, $250,000

250 Scott Dr, Khybery, Behishta to Le, Jim N, 12/17, $220,000

707 Sand Stone Dr Lot 707, Younessi, Farah to Sharma, Ramesh K, 12/16, $274,000

910 Mill Pond Dr Lot 910, Bunnell, Jeanne F to Naravula, Sajith C and Tatikonda, Krishnaveni, 12/16, $240,000

1107 Sunfield Dr Lot 1107, Cloutier, Linda A to Cutting, Jenna R, 12/16, $149,000

1518 John Fitch Blvd, Gordon Holdings LLC to Reag 1518 JFB LLC, 12/16, $1,275,000

1905 Mill Pond Dr Lot 1905, Dannahey, John D to Khan, Shahnawaz A and Khan, Gazala, 12/20, $280,000

SOUTHBURY

CT Route 172, Manka, Robert A to Graffeo, Janine, 12/16, $385,000

Kettletown Rd, Pierron T and Pierron, Henry to Dwyer, Christopher, 12/21, $25,000

Main St, Roach, David and Roach, Jessica to Rutledge, Gerald L and Rutledge, Lisa A, 12/14, $420,000

N/A, Mailhot, Colleen C to Millan, Diane L and Millan, Chad E, 12/16, $350,000

7 Washington Cir Lot 7, Goncalves, Christopher P and Goncalves, Kelly L to Serra, Nicholas, 12/20, $485,000

25 Independence Cir Lot 25, Ross, David and Ross, Lauren to Pessolano, Jeremy, 12/17, $529,000

33 Bullet Hill Rd, Metcalf Realty LLC to Bullet Properties LLC, 12/21, $3,100,000

46 Lower Fish Rock Rd, Mcwilliam, Alexander B and Mcwilliam, Linda J to Gibney, Jonathan and Gibney, Janine, 12/16, $881,700

77 Main St N, Stirbl, Zelda to Toon Properties LLC, 12/20, $360,000

93 Bullet Hill Rd, Pierre Oil Co Inc to Church Hill Dev LLC, 12/20, $200,000

96 Watch Hill Dr, Gregory, Lucy to Musante, Michael L and Musante, Murphy, 12/21, $549,000

113 Heritage Vlg Lot B, Deluca, Joseph and Nevins, Christopher B to Rushon, Patricia L, 12/21, $340,000

135 Elk Dr, Rutledge, Gerald L and Rutledge, Lisa A to Roach, David W and Roach, Jessica R, 12/20, $730,000

183 Hulls Hill Rd, Collins, Kyle B to Payne, Benjamin J, 12/20, $350,000

190 Willow Creek Estates Dr, Southbury Farms LLC to Barberi Jr, Robert O and Campero, Gwendolyn C, 12/21, $532,000

373 Heritage Vlg Lot A, USA HUD to Stradling, Diane, 12/15, $200,000

481 Roxbury Rd, Knapp, Nancy J to Morris, Clinton M and Morris, Aubrey D, 12/16, $595,000

530 Fish Rock Rd, Hanlon, Kevin and Mckenney, Mary to Decina, Alicia, 12/21, $239,000

638 Patriot Rd, Vogel, David and Vogel, Jean to Ammirata, Michael A and Ammirata, Rachel, 12/21, $639,000

685 Heritage Vlg Lot B, Dorothy L Mcginnis T and Buzzanca, Laura E to Corrao, Robert and Corrao, Jean, 12/20, $333,000

688 Reservoir Rd, Yuen, Kowk and Ying, Kandy to Cobbiah, Paula and Cobbiah, Pamela, 12/16, $580,000

846 Heritage Vlg Lot A, Sparn, Edwin F to Johnson, Corinne J, 12/16, $250,000

846 Old Waterbury Rd, Thibodeau, Danuta M to Collins, Kyle B and Collins, Lauren E, 12/17, $443,500

SPRAGUE

Salt Rock Rd, Lachance, Gerard R and Lachance, Barbara G to Sechen, George and Sechen, Megin, 12/22, $680,000

STAFFORD

2 Oakwood Dr, Liebler, Paul N and Liebler, Theresa C to Cruz, Ferdinand L and Borrelli, Amy E, 12/21, $263,000

9 Cemetery Rd, Popadin, George K and Popadin, Katherine A to DZB Home Solutions LLC, 12/23, $205,000

44 Tolland Ave Lot 8, Simon, Kristina to Pereira, Anapaula M, 12/21, $111,500

50 Hopyard Rd, Rawlinitis, Jason and Rawlinitis, Rhonda to Goddard Jr, William H and Goddard, Aimee D, 12/23, $580,000

75 E Main St, Wilcox, James and US Bank NA to Mrosek, Joel, 12/16, $58,000

96 New City Rd, Klecak, Winifred S to Masih, Ashley, 12/22, $330,000

114 Old Monson Rd, Wytas, Wayne to Larkin, Michael and Larkin, Jocelyn, 12/22, $265,000

123 W Stafford Rd, Deskus, Bridget to Carleton, Terry G and Carleton, Diane, 12/21, $229,900

125 W Stafford Rd, Deskus, Bridget to Carleton, Terry G and Carleton, Diane, 12/21, $229,900

157 Colburn Rd, Soucy Enterprises LLC to Daoust Jr, Ronald A and Daoust, Lauren H, 12/20, $225,000

188 Crow Hill Rd, 201 Diamond Ledge Rd LLC to Lake Mark LLC, 12/16, $900,000

192 East St, Harley Jr, Douglas to Olson, Harlan, 12/23, $210,000

201 Diamond Ledge Rd, 201 Diamond Ledge Rd LLC to Lake Mark LLC, 12/16, $900,000

256 Diamond Ledge Rd, Paskewitz, Richard and Paskewitz, Patricia R to Martinelli Jr, Rocco J and Martinelli, Jean M, 12/23, $340,000

STAMFORD

1 Broad St Lot 17E, Ahrens, Peter R to Bogadi, Cesar, 12/22, $635,000

15 Mill Valley Ln, Hutchason, Scott A and Hutchason, Ann V to Bally, Kate H and Warren Jr, Richard W, 12/21, $652,500

15 Nelson St, Apostolidis, Isaac and Gountas, Emily A to Petrov, Val, 12/20, $537,500

15 Nelson St, Apostolidis Nikolaus Est and Apostolidis, Isaac to Petrov, Val, 12/20, $537,500

24 Radio Pl Lot 26, Makrakis Kathleen Est and Makrakis, Christina to French, Evan C, 12/20, $319,000

26 Adams Ave Lot 303, Damato, Richard D to Rajkovic, Miodrag and Rajkovic, Danelis, 12/22, $425,000

27 Lindstrom Rd Lot A3, Caruso, Mary and Caruso, Nicholas F to Fischer, Tiia, 12/20, $269,000

27 Northill St Lot 6G, Sankara, Anand to Roman, Benigno A, 12/20, $275,000

28 Nobile St, Kaminski, Marek and Kaminski, Mariola to Sandolo, Robert J, 12/21, $509,000

28 Westover Rd, Singh, Abhishek and Singh, Vibha to Valerio, Andrea, 12/22, $792,000

31 Oenoke Pl, Ropicki, Irene V to Scalise, Jeffrey P, 12/21, $700,000

44 Raymond St Lot 1, Williams, Randy to Barajas, Miguel and Barajas, Teresa, 12/21, $484,000

54 W North St Lot 319, Johnson Jr, Joseph M to Siranaula, Fany, 12/20, $170,000

63 Vincent Ave, Timerman, Suzanne to Backman, Joshua and Haviland, Nicole, 12/20, $694,000

71 Archer Ln, Colucci, Linda L to Dakota Southwest Prop LLC, 12/20, $668,000

71 Campbell Dr, Santhanam, Uma and Pattabiraman, Santhanam to Rektorik, Rebecca M and Rektorik, Michael, 12/21, $875,000

82 Columbus Pl, 82 Columbus Place LLC to Zecena, Guilmar and Ramos-Zecena, Evelyn, 12/21, $372,850

87 Edward Pl, Ellenberg, Jennifer and Bergen, Jennifer to Khatibi, Arash and Kazerooni, Maryam, 12/20, $878,000

87 Willowbrook Ave Lot F, Civitella, Lori to Franco, Paola, 12/21, $395,000

88 Lenox Ave, Lauture, Frantz and Lauture, Emmanuella to Dort, Margarette and Dort, Kepler, 12/22, $660,000

91 Strawberry Hill Ave Lot 937, US Bank NA to Innocent, Kassandre, 12/21, $175,000

100 Hope St Lot 13, Pertoso, Janice to Coburn Jr, Michael and Coburn, Ambar, 12/20, $450,000

112 Turn Of River Rd, Kumar, Narinder and Kumar, Deepika to Docimo, Rocco and Docimo, Michelina, 12/22, $730,000

127 Greyrock Pl Lot 1205, Malhotra, Divya to Eldridge, Amelia, 12/20, $277,000

138 Westover Ln, Poskar, Gary and Poskar, Allison to Faillace, John and Faillace, Kristine, 12/22, $1,195,000

146 Brook Run Ln, Strizver, Lisa and Strizver, Jason to Kane, Trevor and Healey, Kristen, 12/21, $590,000

174 Dunn Ave, Molinari, Allison S to Tawiah, Michael and Tawiah, Irene, 12/20, $601,000

179 Hunting Ridge Rd, Lee, Bow L and Lee, Likeu C to Fiederlein, Andrew, 12/22, $599,000

334 Weed Ave, Butler, Caroline and Mullally, Michael to Machette, Morgan E, 12/21, $1,650,000

444 Taconic Rd, Krauser, Kathryn E to Bassendowski, Rafal, 12/20, $865,000

516 Rock Rimmon Rd, Lucia, Ronald J and Lucia, Deborah F to Billings, Joel, 12/20, $710,000

698 Erskine Rd, Heitner, Ira and Arroll, Jacqueline to Cruzado, Tui P and Bean, David, 12/20, $1,075,000

2437 Bedford St Lot B10, Kinzler, Lauren to Casler, Samantha D, 12/21, $385,000

2437 Bedford St Lot C17, Zhou, Mengting to Fenn, Gerard S, 12/22, $425,000

2539 Bedford St Lot 38P, Catino, Brian R to Hutzler, Lorraine, 12/21, $570,000

STRATFORD

44 Allyndale Dr, Patrovic, Lorraine C and Wells Fargo Bank NA to Papp, Vilmos, 12/13, $235,000

115 Ferry Ct Lot 115, Ephie Jr, Ben to 115 Ferry Court LLC, 12/13, $270,000

160 Mcgrath Ct, Bradshaw, Carol to CT Properties LLC, 12/13, $230,000

162 Mcgrath Ct, Bradshaw, Carol to CT Properties LLC, 12/13, $230,000

450 Wakelee Ave, Perfetto, Christina and Perfetto, Jane L to 450 Wakelee LLC, 12/13, $306,500

THOMPSON

Lawell Davis Rd, Reyes, Ruth G to Ruoppo, Paula J and Ruoppo, David J, 12/16, $60,000

Sunset Hill Rd, Belair Family LLC to Stockwell, Sandra L and Gollsneider, Larry, 12/16, $28,000

8 Heritage Cir, CNG Holdings LLC to Morelli, Timothy J and Morelli, Lisa J, 12/17, $541,700

51 Labonte Rd, Reyes, Ruth G to Ruoppo, Paula J and Ruoppo, David J, 12/16, $60,000

814 Thompson Rd, Labonte, David L to Ruoppo, Paula J and Ruoppo, David J, 12/16, $60,000

TOLLAND

48 Kingsbury Ave, Italian Amer Friendship to Kingsbury LLC, 12/16, $135,000

175 Sugar Hill Rd, Gonzalez 2nd, Luis A and Gonzalez, Megan E to Heintz, Wendy W, 12/16, $615,000

252 Merrow Rd, Brielman Enterprises LLC to Jerney Properties LLC, 12/23, $262,000

508 Merrow Rd, Barnett, Paul and Barnett, Susan to Suter, James, 12/23, $225,000

TORRINGTON

54 Hunter Ct Lot 54, Creaser, Barbara B and Creaser, Mary E to Rivera, Sara A, 12/20, $125,000

77 Griswold St, Mchale, Anthony J to Balika, Sergy, 12/20, $179,000

78 Iowa St, Naranjo-Paredez, Carlos F to Bonilla, Jose, 12/16, $112,000

83 Joseph St, Pollutro, Robert W to Geist Jr, Wayne, 12/16, $210,000

105 Stoneridge Dr, Torres, Ramon A and Torres, Matilde to Lachance, Megan L, 12/16, $190,000

122 Concord Rd, Bartowski, Stephanie and Bartowski, David J to Ayala-Garcia, Victor M and Ortiz-Ayala, Wendy M, 12/16, $255,000

126 Winsted Rd, Pescatore, James to Mayhem Motorsports LLC, 12/20, $275,000

162 Park Ave, Carpenter, Patricia B and Mecca, Chelsea M to Santiago, Tommy, 12/16, $210,000

171 Chestnut Hill Rd, Finnie Dolores R Est and Borzilleri, Miles C to Mele, Aaron and Powers, Emily, 12/16, $249,000

196 Ascot Ln, Larreynaga, Cesar and Larreynaga, Denise A to Sinanan, Rashri M, 12/16, $215,000

245 Ledge Dr Lot 245, Weist, Diane M to Chesney, Arnold W, 12/20, $159,000

271 Roberts St, Wright, Alycen and Wright, Matthew to Anty, Romain and Anty, Widline, 12/17, $290,000

375 Funston Ave, Franks Ruth Est and Franks, Darcy A to Weigold Enterprises LLC, 12/20, $65,000

408 Red Mountain Ave, Fitzmiller, David M to Rose, Patrick D, 12/20, $245,000

704 New Harwinton Rd, Mccabe, Katherine R to Garceau, Gilbert and Garceau, Simone, 12/16, $365,000

1229 Winsted Rd Lot 133, Folkins, Michele A to Ramella, Rebecca J, 12/20, $150,000

TRUMBULL

8 Frenchtown Rd, Shao, Xiuping to Santiago, Fanny and Monegro, Yissel, 12/22, $470,000

10 Lounsbury Rd, Stoleson, Theresa B to Belfiore, Natalie, 12/20, $365,000

80 Roosevelt Dr, Humphries, Gregory and Humphries, Heather to Giordano, Jennifer S, 12/21, $475,000

81 Killian Ave, Lund, Jeffrey P to Gray, Oliver and Clark-Gray, Kay A, 12/22, $435,000

81 Westfield Dr, Musante, Pamela A to Mary H Togasaki RET and Togasaki, Mary H, 12/20, $570,000

136 Hillston Rd, Gavern, Tracy A to Lohnn, Denise D and Lohnn, Gianna, 12/20, $785,000

165 Stonehouse Rd, Yamamoto, Anna M and Branscomb, Scott E to Miceli, Michael J and Miceli, Angelina, 12/21, $380,000

277 Lawrence Rd, Dietz, Bernice to Briggs, Terese and Briggs, Devin, 12/20, $440,000

4906 Madison Ave, Mitchell-James, Antell K to Arscott, Rory K and Arscott, Joan K, 12/20, $570,000

WALLINGFORD

N/A, Kroeber, Leah to Diaz, Williams P, 12/22, $235,000

21 Jenna Rd, Birosckak, Jason J to Cantone, Jonathna C, 12/21, $210,000

21 Robert Ln, Derrico FT and Derrico, Michael R to Lapkin Jr, Darren, 12/21, $289,900

23 Broadmeadow Rd Lot 23, Ahuja, Kamal A and Ahuja, Shilpa B to Patel, Bipinkumar R and Patel, Heenaben B, 12/22, $492,500

28 Heritage Woods Lot 28, Blake Shirley B Est and Shed, Kelly C to Muttit, Brian and Muttitt, Michelle, 12/20, $175,313

174 Constitution St, Thanlappan, Sudhir to Legere, Alison, 12/21, $287,000

182 N Whittlesey Ave, Busa, Jeffrey and Busa, Jennifer to Stephenson, Dawn M, 12/22, $384,900

215 Cheshire Rd, Festa, Jane M to Rush, Krustis A, 12/22, $243,000

WARREN

65 Mountain Lake Rd, Thyberg Alfred C Jr Est and Thyberg, Scott to Masters, Jessica, 12/20, $327,500

WASHINGTON

Tinker Hill Rd, R L Diane Mohlenhoff RET and Mohlenhoff, Peter D to Benett, Halle and Benett, Karen, 12/22, $250,000

19 Garland Rd, Souza Sr, Antone J and Souza, Dorothy to Horvath, Joshua M, 12/20, $340,000

20 Hifield Dr, Kaufman Marion R Est and Knox, Rebecca J to Sweeney, Joanne E and Berger, Urs V, 12/21, $718,000

90 Painter Ridge Rd, Kwon, Ohsang and Coploff, Jeffrey L to Roberts, Patricia S, 12/20, $1,850,000

266 Bee Brook Rd, Newman, Colleen to B Ingrassia 2012 T and Ingrassia, Stephanie, 12/22, $900,000

WATERBURY

Central Ave, Garcia, Alyssa R to Rodriguez, Luis F and Canela, Germania R, 12/22, $150,000

Destiny Cir, Destiny Circle LLC to Cassetta, Kathleen, 12/22, $32,000

1 Rena Ln, Pincay, Daniel A to Monge, Fabian, 12/23, $127,000

8 Sumac St, Cole, Georg

REAL ESTATE TRANSACTIONS

from Page 6

17 Briar Oak Dr, 17 Brisr Oak LLC to Hubble, John and Caldwell, Jessica, 12/20, $1,495,000

23 White Oak Ln, Wallace, John C and Zauel, Elizabeth L to Flaherty, Patrick and Flaherty, Fionna, 12/20, $925,000

466 Newtown Tpke, Genovese, Caroline B to Regan, Neil and Regan, Caroline, 12/21, $667,000

WESTPORT

4 Clapboard Hill Rd, Liles, David A and Liles, Kerry J to Elise D Bulger RET and Bulger, Elise D, 12/20, $2,159,000

9 Riverfield Dr, Kearney, Lynn C to 9 Riverfield Drive LLC, 12/20, $2,000,000

10 Bedford Dr, Sir 10 Bedford LLC to Lozow, Matthew I and Su, Mimi Y, 12/20, $3,314,000

15 Maple Ave N, 15 Maple Ave N LLC to Mir, Faisal U and Lnu, Syeda A, 12/20, $2,440,000

51 Maple Ave N, Deckelbaum, David and Deckelbaum, Rochelle to Ferris, Yvonne, 12/17, $2,315,000

WILLINGTON

Grange Dr, Poole, James H and Poole, Annemarie to Spark Road LLC, 12/20, $725,000

Spak Rd, Poole, James H and Poole, Annemarie to Spark Road LLC, 12/20, $725,000

15 Ashley Ln, Fish, Donald W to Ross, Jeremy, 12/20, $535,000

42 Laurel Dr, Kathleen E Pepin RET and Pepin, David R to Cobo-Rodriguez, Nelson and Lugo, Janeth, 12/17, $365,000

96 Spak Rd, Poole, James H and Poole, Annemarie to Spark Road LLC, 12/20, $725,000

WILTON

5 Lambert Cmn Lot 5, Meyers, Eileen K to Soden-Brill, Roberta, 12/20, $490,000

26 Snowberry Ln, Sharlach, Suzanne to Munzenmaier, Kaitlyn and Weiner, Jonathan, 12/21, $765,000

66 Drum Hill Rd, Obrien, Thomas M and Obrien, Pamela A to Hagerbrant, Lynn V, 12/20, $2,375,000

198 Mill Rd, Chapin, Aldus N to Koch, Jacob L and Milch, Olivia W, 12/16, $1,987,500

WINCHESTER

25-1/2 Benton St, Larsen, Wendy R to Aakjar Sr, Richard A, 12/20, $235,000

29 Benton St, Cruikshank, Donna and Chase, Stuart to Martinez, Shaun, 12/27, $150,000

55 White St, Leach, Bob to Carlson, Bobbiejo L, 12/27, $200,000

111 Torringford St Lot 13, Hersh, Deborah A to Mccarthy, Kyle, 12/27, $120,000

111 Torringford St Lot 7, Hinds, Melvalyn to Hotchkiss, Deborah E and Hotchkiss, Raymond L, 12/21, $127,900

135 Marshall St, Daniele, Francesca C to Kelehan, Margaret E, 12/20, $200,000

239 Smith Hill Rd, Beach, William J and Beach, Michael J to Putala, Sara and Marzi, Adam, 12/20, $352,000

804 E Wakefield Blvd, Synnott, Richard and Synnott, Elizabeth to Rolnick, Yana and Solodukhin, Vadim, 12/20, $780,000

870 W Wakefield Blvd, Strileckis, Todd and Strileckis, Susan to Hoag, Darrell H and Hoag, Mary S, 12/21, $545,000

WINDHAM

46 Friendship St, Haddad, Mark T to Avallone, Jennifer, 12/21, $207,000

46 Hilltop Dr Lot 46, Rivera, William to Tirado, Casey, 12/22, $213,600

137 Beacon Rd, Jacobs, Ryan C to Tremonte, Victoria, 12/20, $240,000

202 Bush Hill Rd, Piscatelli, Ryan C and Russo, Rachel B to Cora, Margie A, 12/17, $248,000

214 Manners Ave, Gawlak, John A to Shepard, Kelly, 12/22, $160,000

283 S Windham Rd, Gagne, Richard G and Savino, Richard A to Bourassa, Alain S, 12/22, $20,000

744 Main St, 744 Main Street LLC and Medeiros, Raymond J to JBPG LLC, 12/20, $212,500

1152 Windham Rd, Evans Jr, Ronald J to Swweney, Michael, 12/20, $75,000

WINDSOR

4 Matthew Ln, Shifnadel, Steven R to Takese-Thomas, Tricia, 12/15, $247,000

6 Runnel Cir, Ninson, Justice K and Ninson, Ewuraesi to Albdaiwi, Ashraf, 12/17, $305,000

11 Brookview Rd, Marchese Francis A Est and Marchese, John to Damian Levy Property LLC, 12/15, $162,000

15 Saville St, Crosby, Jennifer L to Gay, Kelly L and Degray, Mark T, 12/21, $165,000

24 Oxford Ln, Ruck, Jonathan R and Ruck, Elizabeth to Bozek, Michael and Bozek, Samantha, 12/17, $385,000

30 Maple Ave, Loomis, Richard W to Loomis, Robert W, 12/22, $62,500

30 Maple Ave, Jones, An-Louise to Loomis, Robert W and Collins, Nancy L, 12/22, $62,500

37 Pleasant St, Sadosky, Stanley V and Sadosky, Gail A to Ajayi, Olusegun and Hurd, Andrew, 12/15, $260,000

57 Stonehenge Dr, Reavey, Michael D and Reavey, Lavinia M to Dang, Timothy and Dang, Jocelyn, 12/22, $300,000

69 Tamarack Dr, Nilsson Betty Jane Est and Michaud, April to Reid, Vaugh, 12/21, $260,000

99 Bloomfield Ave, Allgrove, Valerie E to Georges, Maria A, 12/15, $187,000

104 Winterwood, Pacheco, Christopher G to Lee, Felicia, 12/22, $325,000

115 Birchwood Rd, Griffin, Deborah A to Trimble, Romaine and Trimble, Talitha C, 12/17, $180,000

198 Willowcrest Dr, Honeyghan, Anthony J and Honeyghan, Maria to Ruddock, Fitzroy A, 12/21, $240,000

417 Batchelder Rd, Pelton, Lon C and Pelton, Jane G to Loomis, Institute, 12/16, $10,000

492 Kennedy Rd, Cecunjanin, Merhan to Desrosiers-Savage, Ashley and Abraham, Andrew C, 12/20, $299,000

500 Buxton Ct Lot 500, Mitchell, Iris R and Mitchell Jr, Vernon to Newcomb, Lachlan S, 12/16, $215,000

501 Old Village Cir, Village Builders LLC to Sankar-Karri, Vijaya and Konathala, Lakshmi T, 12/16, $293,552

WOLCOTT

Cassandra Dr, Penhallow T and Penhallow, Mark J to Bromell, Joyce A, 12/13, $270,000

Mohawk Dr, Santoro, Kristin to Grogan, Quentin and Grogan, Laura, 12/15, $308,600

WOODBRIDGE

815 Fountain St, Joseph L Marcucci 3rd RET and Marcucci 3rd, Joseph L to Mason, Stephen G and Mason, Julie, 12/21, $369,000

WOODBURY

Southbury, Mailfot, Colleen C to Millan, Diane L and Milla, Chad, 12/16, $315,000

7 Strong Field Rd, Strong Field LLC to Coates, Richard T and Coates, Susan A, 12/15, $130,000

12 Strong Field Rd, Strong Field LLC to Damico, Peter J, 12/14, $140,000

96-A Woodlake Rd, Babbino, William J to Tranguch, Tara L and Tranguch, Steven J, 12/14, $180,000

WOODSTOCK

170 Lyon Hill Rd, Salazar, Margaret M to BLH Properties LLC, 12/20, $320,000

540 Route 169, Marilyn M Pomeroy LT and Pomeroy, Marilyn M to Annese, Tallia and Annese, Matthew, 12/20, $400,000

The excellence of Suñorita rose

Miniflora earns American Rose Society award

By Norman Winter
Tribune News Service

The Garden Guy wasn't stopping to smell the roses, but instead stared in awe at the form of a rosebud. Even though this new rose variety called Suñorita is considered a miniflora, the bud looked like a classic tiny hybrid tea. Then, out of nowhere, as if to confirm my admiration, a butterfly landed on top and proceeded to investigate.

Suñorita is the American Rose Society's 2022 winner of the Award of Excellence. It was 49 years ago that the American Rose Society took a bold step to form the award to recognize new miniature and miniflora rose varieties of superior quality and marked distinctions.

I say bold because in 1973, other classes of roses like the hybrid tea, floribunda and grandiflora were at their pinnacle of popularity. Who could have imagined the impact these new miniature and miniflora varieties would have in the landscape? Fortunately, some astute rosarians and ARS board members had a vision.

The Garden Guy served as executive director of the American Rose Society in the early 1990s and fell head over heels for the award program, but even then, I didn't realize the eventual importance the program would play. Award of Excellence trials are spread across the country, and each rose is evaluated for three years.

The name Suñorita tells you its colors. You'll see yellow and orange with red highlights, and from a distance it looks like a boldly colored spot of golden-peach in the landscape. This rose will get 36 to 48 inches tall and 36 inches wide. It won this award not only for its nonstop spring through frost blooming, but also for its no-spray disease resistance.

Prune your Suñorita roses in late winter to early spring, just before new growth resumes. **NORMAN WINTER/TNS**

Suñorita is the sixth Award of Excellence winner in Proven Winners ColorChoice roses. The others are Oso Easy Petit Pink (2012), Oso Easy Lemon Zest (2016), Oso Easy Peasy (2017), Oso Easy Urban Legend (2018) and Oso Easy Double Pink (2021).

Roses need six to eight hours of direct sun each day. Morning sun is essential, but a little afternoon shade is tolerable. Good air movement helps the dew and rain dry quickly, further enhancing the inherent disease resistance, so space them about 3 to 4 feet apart depending on your variety.

Before you plant your roses, get the beds prepared by incorporating 3 to 4 inches of organic matter and tilling to a depth of 8 to 10 inches. The ideal soil pH for roses is between 6 and 6.5. Planting on raised beds further maximizes good drainage. By all means, finish your bed or planting with a good layer of mulch.

Feed your roses with a slow-release or controlled-release fertilizer per formula recommendation. Apply at the start of spring growth and again in midsummer. Prune your Suñorita or Oso Easy roses in late winter to early spring, just before new growth resumes. Typically the roses will triple in size after pruning, so plan on cutting back by two-thirds.

If you have already gotten the trembles after seeing Valentine's displays at the store, just consider Suñorita, or Oso Easy roses. They are like giving flowers, except they bloom all growing season, and then stand ready to do it again next year and the year after.

Norman Winter, horticulturist, garden speaker and author of "Tough-as-Nails Flowers for the South" and "Captivating Combinations: Color and Style in the Garden." Follow him on Facebook @NormanWinterTheGardenGuy. He receives complimentary plants to review from the companies he covers.

West Hartford

NOTICE OF DEFAULT AND FORECLOSURE SALE
23 Selldan Street
West Hartford, CT 06110

To: Maria A. Ferreira 23 Selldan Street West Hartford, CT 06110
Maria A. Ferreira 19 Court Park West Hartford, CT 06119
Secretary of Housing and Urban Development 451 7th Street S.W. Washington, DC 20410
WHEREAS, on December 22, 2009, a certain Adjustable Rate Home Equity Conversion Mortgage was executed by Maria A. Ferreira as mortgagor in favor of Bank of America, N.A., as mortgagee, and was recorded in the Town of West Hartford on December 28, 2009, in Book 4454, Page 473 (the Mortgage); and
WHEREAS, the Mortgage was insured by the United States Secretary of Housing and Urban Development (the Secretary) pursuant to the National Housing Act for the purpose of providing single family housing; and
WHEREAS, the Mortgage is now owned by the Secretary, pursuant to an assignment recorded in the Town of West Hartford on August 15, 2018, Book 5122, Page 1007; previous assignments include Assignment from Bank of America, N.A. to Nationstar Mortgage, d/b/a Champion Mortgage Company dated September 17, 2012 recorded on September 24, 2012 in Book 4706, Page 549; Assignment from Bank of America, N.A. to Nationstar Mortgage, LLC d/b/a Champion Mortgage Company dated September 17, 2012 recorded on November 3, 2014 in Book 4884, Page 81; Assignment from Bank of America, N.A. to Nationstar Mortgage LLC d/b/a Champion Mortgage Company dated October 5, 2016 recorded on October 25, 2016 in Book 5022, Page 15; Assignment from Nationstar Mortgage LLC d/b/a Champion Mortgage Company to Bank of America, N.A. dated March 21, 2017 recorded on June 30, 2017 in Book 5066, Page 446; Assignment from Bank of America, N.A. to Nationstar Mortgage LLC d/b/a Champion Mortgage Company dated July 28, 2017 recorded on August 9, 2017 in Book 5075, Page 77; Assignment from Nationstar Mortgage LLC d/b/a Champion Mortgage Company to Bank of America, N.A. dated July 28, 2017 recorded on August 9, 2017 in Book 5075, Page 79; Assignment from Bank of America, N.A. to Nationstar Mortgage LLC d/b/a Champion Mortgage Company dated August 1, 2017 recorded on August 9, 2017 in Book 5075, Page 81; and
WHEREAS, a default has been made in the covenants and conditions of the Mortgage in that the premises described in the Mortgage are no longer occupied by the mortgagors and the balance due on September 23, 2021 was not made and remains wholly unpaid as of the date of this notice; and has not been restored to currency; and
WHEREAS, the entire amount delinquent as of September 23, 2021 is $281,283.90; and
WHEREAS, by virtue of this default, the Secretary has declared the entire amount of the indebtedness secured by the Mortgage to be immediately due and payable;
NOW THEREFORE, pursuant to powers vested in me by the Single Family Mortgage Foreclosure Act of 1994, 12 U.S.C. 3751 et seq., by 24 CFR part 27, subpart B, and by the Secretary's designation of me as Foreclosure Commissioner, recorded in the West Hartford Land Records on October 21, 2021, in Book 5242, Page 1156, notice is hereby given that on Tuesday, January 25, 2022, at 1:00 PM local time, all real and personal property at or used in connection with the following described premises ("Property") will be sold at public auction to the highest bidder:
The land in West Hartford, Hartford County, Connecticut, described as follows:
Two certain pieces or parcels of land situated in the Town of West Hartford, County of Hartford and State of Connecticut on the southerly side of Selldan Street, known as 23 Selldan Street, being Lots Nos. 43 and 44 on a certain map or plan entitled "Winthrop Manor West Hartford, Conn. Property of D. F. Ahern, Jordan and Sellect, Managers, 25 Asylum St. Hartford, Conn. Scale 1" = 50' March 1913, A.B. Alderson C.E. 49 Pearl St., Hartford, Conn." which map or plan is on file in Book of Maps, Volume 1, Page 10 in the Town Clerk's Office of said Town of West Hartford, to which reference may be had.
Said Lots Nos. 43 and 44, taken together, are more particularly bounded and described as follows:
Northerly by Selldan Street, as shown on said Map, one hundred (100) feet;
Easterly by land now or formerly of Carmelo Bozzano et al, Lot No. 42, as shown on said map, one hundred (100.00) feet;
Southerly by land now or formerly of Leo J. Grenier et al., and of Alexander J. Zyambi et al, respectively, Lots No. 33 and 34, as shown on said map, partly by each in all of one hundred (100.00) feet; and
Westerly by land now or formerly of John J. Szczepanik et al, Lot No. 45, as shown on said map, one hundred (100.00) feet.
Commonly known as: 23 Selldan Street, West Hartford, CT 06110
The sale will be held at the property located at 23 Selldan Street, West Hartford, CT 06110. The Secretary reserves the right to adjourn the time and place of the sale by announcement made to those present.
Other Interested Parties:
Secretary of Housing and Urban Development by virtue of home equity conversion second mortgage recorded in the Town of West Hartford on December 28, 2009 in Book 4454 Page 484.
The Secretary of Housing and Urban Development will bid $218,710.06.
There will be no proration of taxes, rents or other income or liabilities, except that the purchaser will pay, at or before closing, his pro rata share of any real estate taxes that have been paid by the Secretary to the date of the foreclosure sale.
When making their bids, all bidders except the Secretary must submit a deposit totaling $21,871.00 in the form of a certified check or cashier's check made payable to the Secretary of HUD. A deposit need not accompany each oral bid. If the successful bid is oral, a deposit of $21,871.00 must be presented before bidding is closed. The deposit is nonrefundable. The remainder of the purchase price must be delivered within 30 days of the sale or at such other time as the Secretary may determine for good cause shown, time being of the essence. This amount, like the bid deposits, must be delivered in the form of a certified or cashier's check. If the Secretary is the highest bidder, he need not pay the bid amount in cash. The successful bidder will pay all conveying fees, all real estate and other taxes that are due on or after the delivery date of the remainder of the payment and all other costs associated with the transfer of title. At the conclusion of the sale, the deposits of the unsuccessful bidders will be returned to them.
The Secretary may grant an extension of time within which to deliver the remainder of the payment. All extensions will be for 15-day increments for a fee of $500.00, paid in advance. The extension fee shall be in the form of a certified or cashier's check made payable to the Secretary of HUD. If the high bidder closes the sale prior to the expiration of any extension period, the unused portion of the extension fee shall be applied toward the amount due.
If the high bidder is unable to close the sale within the required period, or within any extensions of time granted by the Secretary, the high bidder may be required to forfeit the cash deposit or, at the election of the Foreclosure Commissioner after consultation with the HUD representative, will be liable to HUD for any costs incurred as a result of such failure. The Commissioner may, at the direction of the HUD representative, offer the property to the second highest bidder for an amount equal to the highest price offered by that bidder.
There is no right of redemption, or right of possession based upon a right of redemption, in the mortgagor or others subsequent to a foreclosure completed pursuant to the Act. Therefore, the Foreclosure Commissioner will issue a Deed to the purchaser(s) upon receipt of the entire purchase price in accordance with the terms of the sale as provided herein. HUD does not guarantee that the property will be vacant.
The scheduled foreclosure sale shall be cancelled or adjourned if it is established, by documented written application of the mortgagor to the Foreclosure Commissioner not less than 3 days before the date of sale, or otherwise, that the default or defaults upon which the foreclosure is based did not exist at the time of service of this notice of default and foreclosure sale, or all amounts due under the mortgage agreement, together with any such other amounts as may be owed as set forth below, are tendered to the Foreclosure Commissioner, in the form of a certified or cashier's check payable to the Secretary of HUD, before public auction of the property is completed.
The amount that must be paid if the mortgage is to be reinstated prior to the scheduled sale shall include all other amounts that would be due under the mortgage agreement if payments under the mortgage had not been accelerated, advertising costs and postage expenses incurred in giving notice, mileage by the most reasonable road distance for posting notices and for the Foreclosure Commissioner's attendance at the sale, reasonable and customary costs incurred for title and lien record searches, the necessary out-of-pocket costs incurred by the Foreclosure Commissioner for recording documents, a commission for the Foreclosure Commissioner, and all other costs incurred in connection with the foreclosure prior to reinstatement.
Tender of payment by certified or cashier's check or application for cancellation of the foreclosure sale shall be submitted to the address of the Foreclosure Commissioner provided below.
Additional terms and conditions of sale may be announced at the sale.
Date: 12/20/2021, Foreclosure Commissioner, John P. Fahey, #305404, 5 Shaw's Cove, Suite 201, New London, CT 06320. Phone: 860-969-0400 Fax: 860-756-8589 File ID#21-03899
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ASK THE BUILDER

Beat inflation in your next building project

By Tim Carter
Tribune Content Agency

Building new or remodeling is complex. Tim Carter says his checklists relieve anxiety. Each one can save you thousands of dollars. **TIM CARTER/TNS**

If you have sought bids on construction work recently or even priced out materials for a DIY project, you know that a huge tsunami of price inflation wave is washing over the economy. You can't afford to waste a penny on home improvement projects. As a way to counteract this trend, I have decided to gift you some helpful products that ensure you preserve as much of your money as possible.

About 18 years ago, my future son-in-law was in my office. He and I were going through the many incoming email questions I receive each day. You need to understand I had yet to fully grasp his level of intelligence. After about 15 minutes he said: "Mr. Carter, you're in the life-preserver business. Each one of the people emailing you is asking for help about a job gone wrong."

His description of what I do each day, flinging flat doughnut-shaped flotation devices to people flailing in the frigid waters of failure, was spot on. I knew this from years of building and remodeling, as I was often called in to fix something another builder goofed up or sometimes asked to finish a project started by a wet-behind-the-ears overly enthusiastic DIYer.

That's why, early in my Ask the Builder career, I decided to create helpful digital PDF checklists, videos and e-books to empower you to do one or two things: first, to easily understand at least one way to do the job right so you can spot the pro contractor, and secondly to help you to do simple repairs yourself. In both instances, the end result is that the job would be done right, not over. In fact, "Do it right, not over!" has become the motto that I place at the bottom of my newsletter each week.

Over the years I've created over 100 of these helpful checklists, videos and e-books. My most popular one is "Roofing Ripoff," an expose in which I explain why your asphalt shingles don't last as they used to and what you can do to make sure your new or newer roof lasts for 40 or 50 years. Think about that: The next roof you install could be the last one of your life and maybe even that of the next owner of your home!

In a few moments, you're going to have in your possession a free PDF copy of this e-book. I'm also giving you the following at no cost:

- My Linear French Drain 90-minute streaming video, your key to no more wet basements, crawlspaces or soggy yards!
- My Bath Remodeling Checklist and Contractor Hiring Guide
- My Water Heater Replacement Checklist and Plumber Hiring Guide
- My Concrete Sidewalk, Driveway, Patio Specifications and Drawing
- My Kitchen Remodeling Checklist and Contractor Hiring Guide
- My Chimney Crown Repair Specifications, where you'll learn how 99.99% of masons do it wrong!
- My Roofing Replacement Checklist and Contractor Hiring Guide, an amazing 3-page PDF file

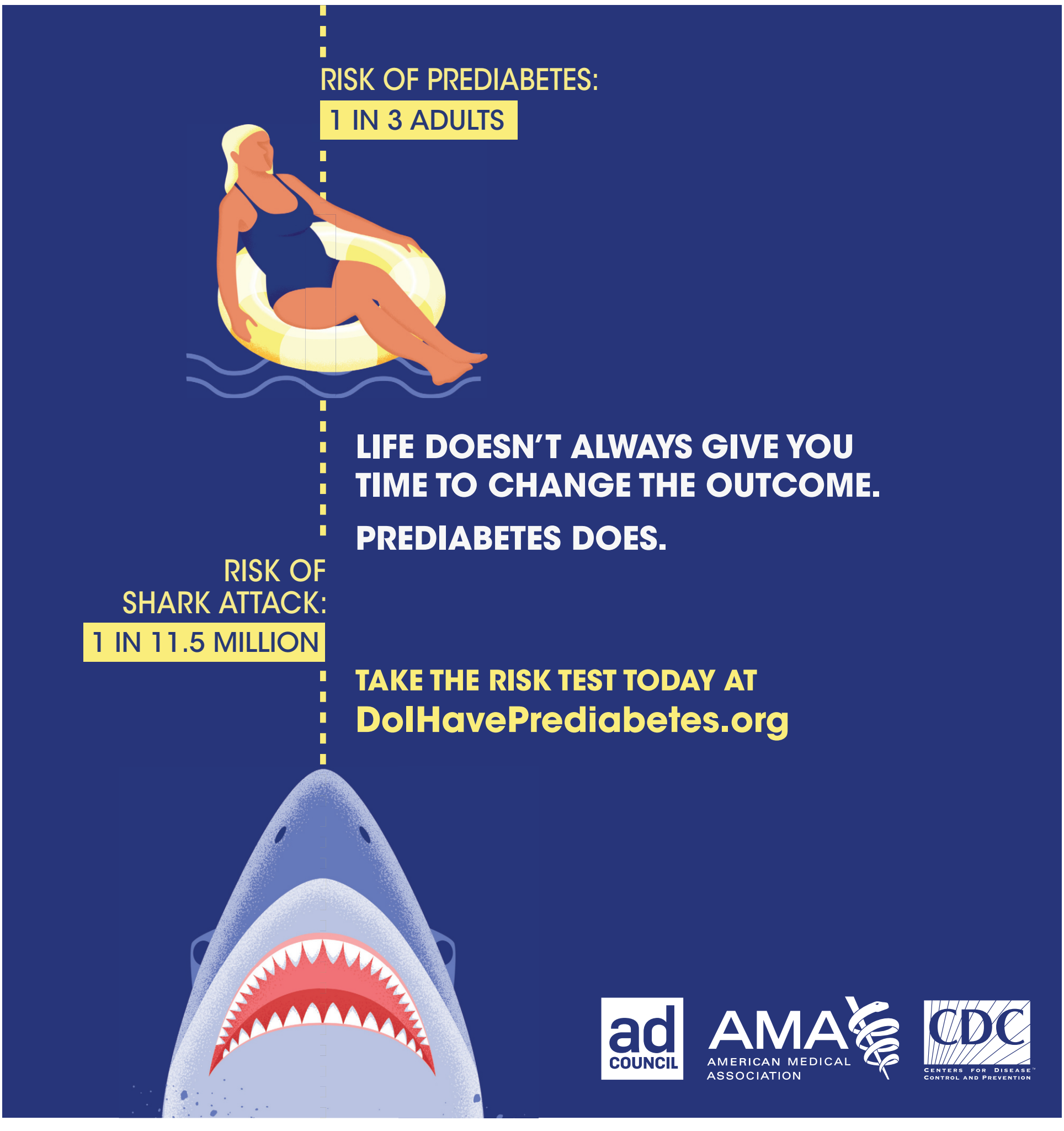
All of the above guides can save you thousands of dollars, perhaps tens of thousands of dollars. For example, if you have water leaking into your basement or crawlspace, you might get bids for many thousands of dollars to stop the leaks. What if I told you in most cases it can be done for just hundreds of dollars — or you could do it yourself?

How many nightmare stories have you heard from friends or neighbors about poor-quality roofing work? How would you like to find out quickly who the best roofer is in your city or town? My Roofing Replacement Checklist helps you spot the pro. The same is true for all the checklists I have.

Just about every homeowner has concrete outside in a sidewalk, driveway or patio. Did you know in many cases the contractor installs it wrong? The Concrete Specifications you're about to receive will ensure your new concrete lasts for generations.

Bath and kitchen remodeling is expensive. My checklists will help ensure nothing is overlooked as you plan. They also help you discover the best contractor. Would you think to stuff insulation around all the void space surrounding your new tub so the bathwater stays hot as you soak? Those are the kind of tips you'll discover in my checklists.

It's time for you to get all of the above at no cost. Go to the following URL: https://go.askthebuilder.com/freenewsfiles — type it carefully as you see it — and follow the simple instructions. Feel free to share the URL with all you know, especially on your social media channels. Let's help as many as possible save big money in 2022!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PREDIABETES DOES.
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1 IN 11.5 MILLION
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CDC CENTERS FOR DISEASE CONTROL AND PREVENTION

The New York Times

Spending Well

JANUARY 2022

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HOUSEHOLD FINANCE Why couples benefit from managing money as equal partners. Page 11 / **WORK AND RETIREMENT** Raiding your nest egg for a business venture. Page 28 / **INVESTING** In Cryptoland, worthless coins and dreams of riches. Page 44 / **SHOPPING AND LEISURE** How to help local businesses. Page 50

LILY PADULA

The New York Times **Spending Well**
JANUARY 2022

THE ETHICIST Can you have too much money? One heir thinks so, and wonders what to do about it. Page 5 / Dividing the family inheritance: Do the children have to be treated equally? Page 7 / **ESSAY** With their father ill, emotion clouded everything. Then the financial planner stepped in. Page 8 / **YOUR MONEY** Financial literacy for the young. Page 25 / The college cost analysis. Page 36 / Cutting your investment risk. Page 47 / Danger in the virtual shopping cart. Page 58

CHAD CASE FOR THE NEW YORK TIMES

A group hike from Montenegro into Albania. After the forced isolation of the pandemic, many single travelers are turning to tour groups for company. **Page 53.**

HOUSEHOLD FINANCE

13 Debit cards for the children

14 The rental path to the American Dream

22 Home remodeling's turn toward yesterday

23 Apps to help manage your money

WORK AND RETIREMENT

26 A burnout epidemic at the office

30 When to start drawing Social Security

32 Financial needs of the aging

35 Virtual education for grown-ups

INVESTING

38 Why women are better traders

39 Religion and the stock market

42 Acres and acres of long-term value

SHOPPING

48 The QR code's privacy costs

51 How a phone could cost you $17,000

55 Cut-rate luxury without the counterfeiting

56 Giving and receiving with Buy Nothing

Pennsylvania automatically enrolled Devon Tiller's baby in a college savings plan. Such programs may increase the likelihood that a child will attend college. **Page 40.**

RACHEL WISNIEWSKI FOR THE NEW YORK TIMES

The backyard has been getting a lot of attention from homeowners lately, and improvements like pools, Zen gardens and outdoor kitchens can add value as well as pleasure. **Page 20.**

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THE ETHICIST

What Should I Do With My Inheritance?

The burdens of philanthropy — and more.

By Kwame Anthony Appiah

JUSTIN SULLIVAN/GETTY IMAGES

WHEN MY FATHER died, I inherited a large trust fund and sole ownership of a family business. I was young and woefully unprepared, so I put my inheritance on the back burner and lived my life as if I was financially "normal." However, since the pandemic, my portfolio has hit a new high. I am utterly distraught. I feel that I should have never gotten so wealthy when people are suffering so much.

I've been seriously considering giving a large portion away, but the more I talk to people, the more I realize that to give away large sums of money responsibly and ethically turns my life into a job that I never wanted. I don't want my father's money to become my life, my career or the most significant thing about me, even though I know that I benefit from it. I have privileges with it, it gives me options, and frankly I could not afford to live in a big city without it.

My questions are these: How much money is it ethical to keep, and how much would it be ethical to give away? What is the best way to decide who should receive the money? And how much time and responsibility and rewriting of my life do I owe this gift that often feels like a burden? Name Withheld

On the one hand, your father was entitled to leave these assets to you, and you were entitled to accept them. (Assuming, of course, that they weren't acquired through criminal means.) Maybe the tax code should have taken more of it from you: Many people think there's a moral case for steep taxes on intergenerational transfers of wealth, because it's a source of unfair inequality. Maybe taxes on capital gains should be higher: Many people think such revenue should be treated as regular income. If you supported such reforms, you'd have reason to back candidates who favored them. This one bequest, though, will make a de minimis difference to inequality in the world.

On the other hand, having this money puts you in a position to do good, and there's something to the thought that luck of this kind (you didn't earn any of this money) places you under an obligation to give back. I understand that you don't want to devote your life to doing this. But giving money away just isn't that hard. You're not in some "Brewster's Millions" pickle.

There are many excellent philanthropic organizations in the world, with staffs and boards who focus on making positive change. I suppose you could also identify a foundation that has its own portfolio of philanthropic projects and see if you can add your gift to its endowment. That's what Warren Buffett, with his rather sizable family business, did when he committed 30-odd billion dollars to the Gates Foundation.

There are also groups — e.g., BBB Wise Giving Alliance, Charity Navigator, Charity Watch — that evaluate philanthropies, although smaller ones may not be on their radar. GiveWell, an organization associated with the effective-altruism movement, identifies charities it thinks could deliver "maximum impact" per dollar. Insecticide-treated bed nets, which prevent malaria, score high in its system.

Kwame Anthony Appiah teaches philosophy at N.Y.U. His books include "Cosmopolitanism," "The Honor Code" and "The Lies That Bind: Rethinking Identity."

Unless you're committed to utilitarianism, "maximum impact" — in lives saved or suffering averted — need not be your only guide. Ours is a richly variegated world, with many values and many things to value; it isn't as if all charitable giving must go to malaria prevention. You're not wasting your money if you want to donate to that performing arts center you love — or maybe it's a public radio station or a nonprofit legal-aid provider or a music program for children. You'll have helped make the world, or at least your community, a better and perhaps a more vibrant place. You may take a special interest in certain causes, owing to your own experiences. Taking a couple of days to consider some options isn't going to derail your life.

Speaking of which: Giving back doesn't require sacrificing your ability to keep living as you prefer in the place you prefer. (Remember, too, you can bequeath your estate — including, say, that apartment you couldn't otherwise afford — to worthwhile beneficiaries.) You say you feel distraught; let me urge another sentiment. "The reaction of my family and me to our extraordinary good fortune is not guilt," Buffett has said, "but rather gratitude." You can free yourself from whatever part of your father's legacy you find burdensome. But the time and thought it takes to make the necessary decisions should indeed be an expression not of guilt but of gratitude.

Unless you're committed to utilitarianism, 'maximum impact' — in lives saved or suffering averted — need not be your only guide.

IN AN EFFORT to provide for the long-term financial stability of her children, my grandmother bought a large amount of stock in a fossil-fuel company, which she left to my father. I find it heartbreaking that the investment she made and that my father has maintained to provide safety and security is one of the things that is actively moving the planet toward terrible destruction. My father is elderly and would not consider divesting from this company. This stock will be a majority of his bequest to my siblings and me. I hope my father will live for many more years, but when that stock — and the associated wealth — come to me, what is the ethical thing for me to do with the money? I feel guilt and disgust at the prospect of profiting off the suffering of so many. Name Withheld

The case for divesting from fossil-fuel companies is that such divestment, on a large scale, would stigmatize their activities, exert a downward pressure on their share prices and (through an indirect mechanism of action) reduce the amount of capital available to them. We want to restrain investment in the exploitation of fossil fuels; we want to encourage investment in alternatives. But some people are motivated less by considerations of capital flows and more by a desire to have clean hands — to feel unsullied by the fossil-fuel industry and its grievous legacy.

There are a few complications here. One is that most oil reserves are state-owned and aren't directly affected by divestment campaigns, so the strategy is quite limited in its effects. Another is that the world currently relies on fossil fuels for most of its energy needs, including most of its electricity, and though we should decarbonize as fast

ALEX WELSH FOR THE NEW YORK TIMES

as we can (which is much faster than oil-and-gas companies would like), there's no switch we can throw that would obviate a period of transition: Oil companies can't yet be wished out of existence.

Then there's the question of how to think about socially responsible shareholder activists. The hedge fund Engine No. 1, by becoming an Exxon Mobil shareholder and corralling the support of much larger investors, succeeded in installing three directors committed to getting the company to spend more on carbon reduction. Can investors who are devoted to E.S.G. (environment, social and governance) issues play a positive role in reforming the energy sector?

If you're simply concerned with keeping your hands clean, you won't be able to explore these matters. The great economic and political theorist Albert O. Hirschman explored "exit" and "voice" as among the ways we can respond to dysfunctional organizations. Exit, in this case, means withdrawing from these entities; voice means speaking up and trying to redirect them. Some combination of exit and voice might be optimal here.

And when the stock passes into your possession? I would recommend a forward-looking approach: The question is what you can do that would contribute to solving one of the great problems facing humanity. That might mean liquidating your holdings and adding to the social pressure on the company. It might also mean donating some of the money to a nonprofit group that works for a greener world; it might mean putting resources into the alternative-energy sector.

Your father, out of sentimentality, won't consider divesting from this company. He's caught up, it seems, in the fact that his mother made the investment — a backward-looking consideration. Don't get caught up in backward-looking considerations, too. To dwell on the fact that this wealth came from an investment made by someone else a few generations ago is another form of sentimentality. Almost any inheritance entails profiting from the sins of the past. An awareness of historical mistakes is salutary, but the task is to help put things right in the future.

ANDREW RENNEISEN FOR THE NEW YORK TIMES

IN 2020, I MOVED 300 miles from home to care for my elderly, bedbound father until his death. (My mother predeceased him.) I have handled my parents' finances, legal and medical needs and managed their homes since my father started having health problems three years ago. His last year was an incredibly difficult time. I did not see my husband or my two college-age children for much of the time because Covid made visits too risky.

One of my sisters did not even visit my parents for 15 years. My other sister shared some of the responsibility and also came to live with my father in the summer of 2020 while her salon was closed, but during his six final months, she canceled visits many times and came to see him for one five-day stay. The other sister made many excuses and then stopped speaking to me. I am so angry at them for failing to visit him, in his confusion and sadness, and for leaving me alone for six months to watch him die.

Here's my dilemma: When his lawyer asked me to check accounts for beneficiaries, I discovered that all the accounts are divided equally among the three of us — except for one, which lists only me as the primary beneficiary. This account probably amounts to one third of the estate, excluding the real estate. It's possible he set this account up a long time ago, and because I'm the oldest, it may have just been an oversight that he didn't change it to all three of us. If my sisters had helped out, I wouldn't hesitate to split this account with them. But my anger screams, "Karma!"

None of us are struggling financially. Am I being unethical if I don't share the account with them? Name Withheld

The red mist of anger has a peculiar way of magnifying the past while blotting out the future.

What really matters here isn't what you want or what your sisters want. It's what your father would have wanted. If you're sure that he would have wanted an equal division, you should aim for that. If you're sure that he would have been happy to see you take your full allotment, I see no problem in accepting it. But if you don't know what he would have wanted? Then you're also entitled to keep this sum, given that you took on the onus of care. Bear in mind, however, that the red mist of anger has a peculiar way of magnifying the past while blotting out the future. You might take time to consider how what you do today will affect your sororal relationships five or 10 years from now. Finally, because this isn't money you need, you might take the opportunity to do some philanthropy in your father's memory. Though you might want to keep some of the money for lawyer's fees in case your siblings sue.

ESSAY

Dad, a Death Sentence and the Planner Who Set Us Straight

An outsider can sort things out when feelings count as much as finance.

By Ron Lieber

ROBERT NEUBECKER

FEW THINGS IN LIFE are more fraught than conversations about illness, death and money.

I know this. I've written about it before.

But I really understood it only after my father's amyotrophic lateral sclerosis was diagnosed in 2015. It was tempting to curse the gods, rant and rave, and lose myself in anticipated grief. That wouldn't have been all that practical, though.

Thankfully, I wasn't managing things alone. My two siblings absorbed the news in their own way, but one thing we were certain of was that we needed a lot of help, and fast. Sure, my brother is a lawyer, my sister runs a nonprofit that helps cancer patients, and I tell all of you what to do with your financial lives. But this was a case for a specialist, who could do what we couldn't.

Luckily, I knew just whom to call: a medical doctor and certified financial planner with a passion for hard-luck cases. And the last five-plus years have been so much better than they might have been had she not turned up in our lives.

During my dad's illness, I experienced firsthand what had, until then, just been book learning: Financial planners are often at their best when your life is at its worst.

Almost immediately, my siblings and I found ourselves out of our depth on a number of levels. What to say about any embarrassing financial details that emerged? What happens when Dad doesn't want a feeding tube, or doesn't want one anymore? How do we honor his wishes, and when does the family need a lawyer to advise all of us? Will he starve? Will it hurt?

As we contemplated such things, pacing outside my father's house in Boca Raton, Fla., the three of us repeated one phrase, over and over: "We just need to call her."

This is the part of the story where I might otherwise introduce you to the financial planner in question, but I'm not going to name her here. I'm not big on endorsements, and this one wouldn't help you much anyway. She stopped taking on new clients a few years ago in order to teach other advisers to do more of what she does.

But I do want to outline what the three of us got right — and what we screwed up — so that if you ever have a loved one in a similar situation, you'll have a sense of what to expect and what to request.

My siblings and I had always gotten on quite well, but we feared a breakdown in overall family dynamics if we weren't careful, even as we were desperate to act fast to protect our dad and his wife as best we could. The living needed at least as much help as the client who was dying.

But on the most primal level, we were simply reeling in those first few months. A.L.S. is an unpredictable disease — one that could progress rapidly and remain challenging for a while, draining assets. We didn't quite know which task to tackle first.

A financial planner's first course of action, though, is often rejiggering and simplifying investments while developing an all-new cash-flow plan. This was especially necessary in my father's case. Years earlier, I'd had "the talk" with him: Don't let a nice stranger sweet-talk you into proprietary, expensive and underperforming mutual funds. But it didn't take, and he'd done it anyway.

Any illness that might mean a precipitous decline — whether A.L.S., Alzheimer's or certain cancers — involves countless questions as the worlds of medicine and money collide. Good financial planners can answer them off the top of their heads.

Some of these questions are immediately evident, even if some of the details vary. When do you start or stop a Medicare Advantage plan? When do you call in hospice, what do its workers do, and who pays? In this case, we had questions about navigating the Veterans Affairs system, a bureaucracy as befuddling as it can be generous.

Then there were things we never could have imagined. He gave up his car keys voluntarily, but would we have to ban his beloved red wine? Does it make sense for an A.L.S. patient to have a colonoscopy? And what about that feeding tube?

When it looked as if Boca Raton was going to take a direct hit from Hurricane Irma in 2017, our planner told us in no uncertain terms to get our dad and his wife — and one of his caregivers and all his medical gear — up to Orlando. She told us what to pack (a few weeks of supplies, in case power was out for that long) and even offered to put them up at her place. Even if you find good help, you might not find help that good.

My siblings and I were also lucky that her personality matched our family well — even her slightly morbid sense of humor. She reminded us that one clever way to find good in-home caregivers is to ask your local hospice for the names of recently unemployed caregivers.

And she laughed along with us when Dad inadvertently disclosed — when a piece of software sucked in all his financial accounts — that he had co-signed on a home-equity loan for an ex-girlfriend and was, um, still a signatory.

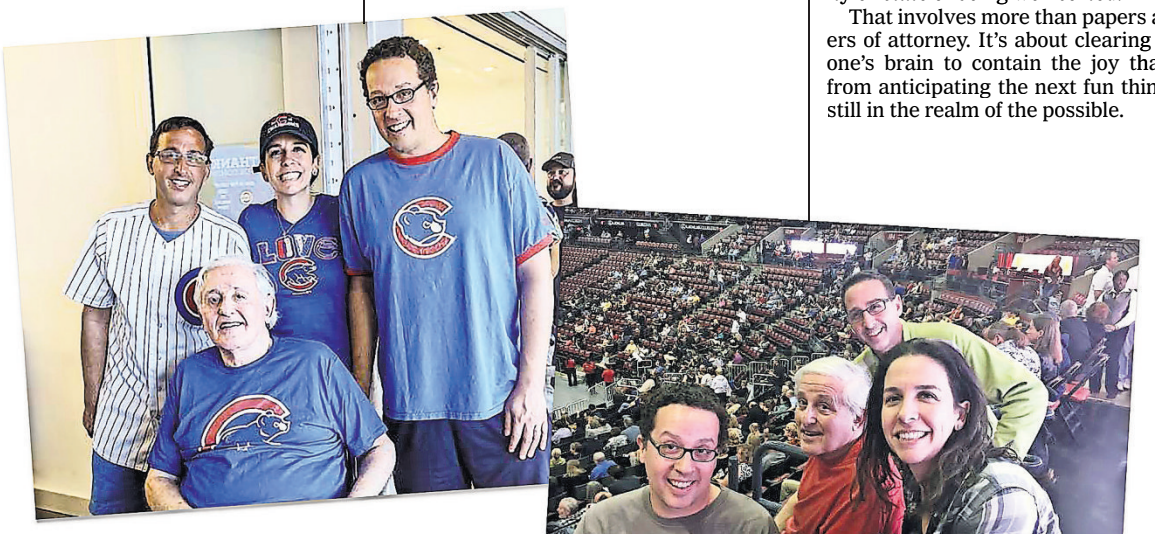
Our planner seemed to care as much for Dad as we did. One email rant began: "Your dad's colonoscopy story still irked me, so …" And she sometimes got on the phone to give Dad's doctors the third degree.

It may feel strange to think of it this way when you or a loved one has been served with what feels like a death sentence, but good financial planners are really in the wellness business, as Rick Kahler, a financial planner in Rapid City, S.D., wrote in a column in the trade publication Advisor Perspectives.

At first glance it seems like an odd sentiment when someone's getting well soon is an impossibility. But it is sensible to aim for a more holistic sense of wellness — the quality or state of being well sorted.

That involves more than papers and powers of attorney. It's about clearing space in one's brain to contain the joy that comes from anticipating the next fun thing that is still in the realm of the possible.

A personal finance columnist, a lawyer and an executive whose nonprofit works with cancer patients sound like siblings who would be prepared to deal with their dad's diagnosis. They still needed help.



A financial planner helped the writer, above right, and his siblings handle their father's last years, which included outings to a Cubs game and a Bruce Springsteen show.

PHOTOGRAPHS BY THE LIEBER FAMILY

And because of our planner's help, it was easier to enjoy taking Dad to see the Cubs play again, and check a Bruce Springsteen show off his bucket list. There were epic feasts with grandchildren and fraternity brothers from half a century ago, and tickets to "Hamilton," and visits to family in Maryland and New York City.

We were lucky in those ways, and more. My dad and his wife had the financial wherewithal to pay the planner's normal rate — a flat fee that worked out to roughly 1 percent of their investable assets, per year, at the onset. (A straight 1 percent is the standard charge in many financial planning circles.) So it wasn't a bargain, strictly speaking, but, wow, was there value.

If you find yourself in the situation our family did but can't afford to pay that much, there are still people out there who can help. The National Association of Personal Financial Advisors, the Financial Planning Association, XY Planning Network, the National Academy of Elder Law Attorneys and the American College of Trust and Estate Counsel have members who do this kind of work and may offer pro bono help or sliding-scale rates. Every region has professionals like the one our family worked with, even if they aren't as easy to find as they should be.

Before you sign on with one, it's OK to ask for details of what the planners would recommend if you were to work together, including a list of tasks that they would check off in the first several months. If the first planners you interview can't do it, whom do they recommend?

A good planner will give you recent references, and you should speak to the next of kin of those clients if you can. These people may help in other ways, too: Inquire about how best to preserve family harmony when so much is going so poorly. Ask what went wrong, what they would have done differently.

For all of the relative contentment that my siblings and I felt, we did mess some things up. We never succeeded in persuading — or forcing — Dad to learn to use his text-to-speech device fluently or finding a tutor who could help. We didn't always insist on being on speakerphone when he was with his caregivers in the doctor's office, which would have saved a fair bit of hassle.

Also, if the patient has in-home caregivers, as our dad did, ask your loved one to codify what sort of severance or bonus to pay the caregivers when death comes. Put it in the will, and revisit it every few months as circumstances change.

My father died last Feb. 3, suddenly, and not in any of the ways that we had anticipated: He wasn't in hospice care, and he didn't pass away after giving up on a feeding tube. In fact, he had just gotten his second coronavirus vaccine shot. We were hoping to see him the next month.

I cried, and we all did, as much as my siblings and I had been preparing for his inevitable death. Soon after, as I read every one of the 657 emails we had exchanged with this financial planner since 2015, I found a note about the first time I cried that hard in the wake of his diagnosis. I had forgotten all about it.

Before the planner had signed on formally to the case, she wrote a seven-page letter outlining what they would need to do together if she took on him and his wife. Turns out, she does this for everyone with a significant illness.

"Making decisions under duress is difficult," she wrote. "Having as much information that is as clear as possible hopefully makes it easier."

When I finished reading her letter for the first time back in 2015, I burst into tears. It wasn't sadness exactly, or fear about what was to come. It was relief. I told her so then, and she cried, too. Now, I'm telling you.

Every person who faces what we did deserves to have an equally comforting experience, and I promise you that it's worth the effort to seek it out.

My dad's memory is a blessing, even more so because our family was not brought low by one of the worst diagnoses that anyone can receive. His last five years contained more joy than sorrow, and it is in no small part because we found the right kind of help.

She Bought a Truck On eBay, Then Forgot It

Impulsive purchases and spending can be early signs of cognitive decline.

By Michelle Andrews

AUDRA MELTON
FOR THE NEW YORK TIMES

Maria Turner has chronic traumatic encephalopathy.

AFTER MARIA TURNER'S minivan was totaled in an accident a dozen years ago, she grew impatient waiting for the insurance company to process the claim. She saw a red pickup truck on eBay for $20,000, clicked "buy it now" and went to bed.

The next morning, she got an email about arranging delivery. Only then did she remember what she had done.

Making such a big purchase with no forethought and then forgetting about it was completely out of character for Ms. Turner, of Greenville, S.C. She was able to back out of the deal, "but it really disturbed me," she said.

It didn't stop her, though. She shopped impulsively online, buying dozens of pairs of shoes and garden gnomes. When boxes arrived, she didn't remember ordering them.

Six years passed before Ms. Turner, now 53, got a medical explanation for her spending binges and memory lapses: Doctors told her that imaging of her brain showed all the hallmarks of chronic traumatic encephalopathy, a degenerative brain disease perhaps linked to the many concussions she suffered as a competitive horseback rider in her youth. Her doctors now also see evidence of Alzheimer's disease and frontotemporal dementia.

Ms. Turner's money troubles aren't unusual among people who are beginning to experience cognitive decline. Long before they receive a dementia diagnosis, many people start losing their ability to manage their finances and make sound decisions. As people fall behind on their bills or make unwise purchases and investments, their bank balances and credit rating may take a hit.

People who live alone may be the most likely to slip through the cracks, their lapses unnoticed, said Beth Kallmyer of the Alzheimer's Association. And many adult children may be reluctant to discuss personal finances with their parents, who often guard their independence.

"It's not uncommon at all for us to hear that one of the first signs that families become aware of is around a person's financial dealings," Ms. Kallmyer said.

Forging a Financially Egalitarian Marriage

Whether you're newlyweds or not, your union can only benefit from a better balance that eases the stress on both of you.

By Ron Lieber

ROBERT NEUBECKER

TWO YEARS of pandemic living has revealed — or reminded us of — some persistent patterns around money, gender, marriage and families. And they aren't always pretty.

There is anecdotal evidence that men have confiscated their wives' federal relief checks, and data showing a link between financial stress and domestic violence. And millions of women felt they had no choice but to leave paid employment to provide care for children or other relatives.

Matrimony and parenting involve compromise, without question (and sometimes, seemingly, without end). But it need not be disproportionate.

There are plenty of reasons to equalize the financial decision-making in your marriage — and this goes for every couple, heterosexual or not. If you're among the many getting married as part of the great pandemic wedding boom, consider adding another promise: that yours will be a financially egalitarian marriage.

Here is what that might mean.

Understand the power dynamic.
When a new household is setting a financial baseline, it is almost impossible to avoid talking about power.

Rachel Sherman, a sociology professor at the New School for Social Research in New York, examined arrangements of authority in the marriages of the affluent in her book "Uneasy Street."

While gender and the troubling norms that can come with it in heterosexual couples can play a role, she suggested that at least two additional vectors influenced the power dynamic.

The first involves the source of any household resources, including earnings, unpaid labor and inheritance. Who gets or takes credit, and for what? What privileges, if any, come with the answers to those questions?

The other is about spending styles — who has license to do what, and when, and who decides? Confusion here can stem from having grown up in a family with a dysfunctional relationship to money.

Conflicting habits can cause trouble, but understanding them is an important first step. "People are lucky if they have a partner who has the same ideas that they do," Professor Sherman said.

You'll have to talk. A lot.
Financial planners get to participate in many conversations with people who have recently married, and they can spot worrying patterns. One frequent issue: Only one partner speaks.

"They'll often have a meeting with just one half of a couple," said Marci Bair, a financial planner in San Diego.

More often than not, it's the man in heterosexual couples who shows up or calls alone (or wants to), several advisers said.

At Fyooz Financial Planning, that sort of exclusion or neglect isn't allowed. Moreover, every couple meets with a couple: Dan and Natalie Slagle, who run the business in Rochester, Minn.

It can feel a bit like a double date, and as on many dates, there are red flags. "They typically have to do with the pronouns that are used," Mr. Slagle said. "'You' as opposed to 'we.'"

Ms. Slagle said, "If they are not seeing themselves as a partnership, it's going to be very difficult to create a successful financial plan for two people."

No 'financial spouse,' please.
Even if you're both present and equally engaged in any conversations about your money, many couples have one person running all of the household's finances.

"I call it the financial spouse and the nonfinancial spouse," said Annelise Bretthauer, a financial planner in Hillsboro, Ore.

She's generally not a fan of that setup or default, in part because of what can happen when one spouse dies or there is a divorce.

"And then they're drinking from a fire hose," she said. "They don't know how to make the best decisions in the divorce because they haven't been privy to financial information for years."

And there's not one right way. You may be certain about the wisdom of a joint bank ac-

count. Or perhaps you prefer a trio of virtual piggy banks labeled Yours, Mine and Ours.

"Whenever people ask, I say that the right way to organize your money is the way where you don't fight about it," said Alexandra Killewald, a sociology professor at Harvard.

Keeping your finances separate doesn't prevent you or your spouse from inadvertently picking that fight.

"If you have separate accounts, how separate are they really?" asked Lazetta Rainey Braxton, a financial planner in Brooklyn. "Can you spend with no judgment? However you want? Only within your shared value system?"

But you can budget wrong.
Be wary about how you talk — or even think — about whose income is for what.

Viviana A. Zelizer, a sociology professor at Princeton, spent years examining how couples would assign labels to the money that came in. Often, women's earnings fell into particular patterns of allocation — for child care, vacations or summer camps and not for, say, the mortgage.

"Somehow they were a bit different, and maybe more secondary, than the big money items," she said. "I would tell couples to notice how powerful this is."

If you have at least one joint account — to pay for shared expenses — perhaps no one will feel that their income is less relevant.

Consider outside influences.
Ms. Braxton encourages clients to consider the following possibilities and the sensitivity that is necessary to manage them in a marriage.

Perhaps you earn less, on average, because you are Black. Perhaps you earn less, on average, because you are female. And perhaps you feel more vulnerable to job loss.

You might save and invest more conservatively out of fear. Or you might spend with abandon on occasion, just to cut loose.

"People in that situation need planning to rise above what they are experiencing," Ms. Braxton said. For instance, you might build savings backstops as a "cushion" fund or as a kind of "go to hell" account.

> The right way to organize your money is the way where you don't fight about it.

Giving up authority can be good.
Change may actually put you at ease.

Husbands who have taken on traditional financial gender roles can feel a palpable sense of relief when they are not operating solo, especially if the household finances grow more complicated over time, Ms. Bair said.

"It's all on their shoulders," she said. "And they know that they're probably not fully equipped for it, either."

Hiring professional help may bring some comfort, too, but it doesn't obviate the need for deep conversation with your spouse. Ms. Bretthauer said the best financial planners were in the behavior-change business, not the stock-twirling one.

"Are you looking for someone who will tell you what to do?" she said. "Then don't hire me."

Single Moms Losing Ground

Lost pay and high costs threaten strides in homeownership.

By Tara Siegel Bernard

EAMON QUEENEY FOR THE NEW YORK TIMES

Karlet Hewitt and her son, Adam, moved from New York to Raleigh, N.C., where she hoped to buy a home.

KARLET HEWITT DECIDED to make major lifestyle changes after experiencing the shocks of the pandemic. Last February, Ms. Hewitt — a single mother to a 9-year-old boy — left Mount Vernon, N.Y., and headed south.

"The goal for me was to buy a home in North Carolina because it was a better market," she said. But Ms. Hewitt burned through a lot of her savings as she refocused her event-planning business on virtual gatherings, all while home prices shot up.

Even without the benefit of a second earner, single mothers — those who have never married — have made up a growing share of home buyers over the past three decades. Although they still lag single fathers and married couples, a quarter of single mothers were homeowners in 2019 — roughly double the rate in 1990, according to a report from the Urban Institute.

But the pandemic threatens to dampen that progress, experts said. Women have borne the brunt of the job losses over the last year and a half, while also shouldering most of the child-care responsibilities — an acute challenge for single mothers, especially those with young children. At the same time, the housing market has grown highly competitive.

"Covid was definitely harder on some households, especially single women with children," said Jun Zhu, a co-author of the Urban Institute report and a clinical assistant professor with the finance department at Indiana University. "It is possible the pandemic can undo that progress."

Homeownership is often viewed as a sign of financial stability, with good reason: It ensures that housing costs remain predictable even as rents and inflation rise. And though homeownership is not risk-free, it generally provides a growing store of wealth that can be tapped later or passed on to the next generation.

"Homeownership is an extremely important part of people's savings and wealth accumulation, especially for middle-income or median households," said Kelly Shue, a professor of finance at the Yale School of Management.

Ms. Shue analyzed government survey data from 1989 through 2016 and found that, among households with median savings, homes accounted for 70 percent of single women's wealth near retirement, compared with 50 percent for single men and roughly 60 percent for married couples.

"It's important for all groups, but especially for single women," she said.

The pandemic, combined with the challenging market landscape, has eroded women's confidence about their likelihood of becoming homeowners: Nearly 60 percent of single female heads of households who rent — those who never married, those who are separated or divorced, and widows — said they could not afford to buy and didn't know if they ever would, according to a September study by Freddie Mac, the government-backed mortgage giant.

"It is really hard," said Ms. Hewitt, 33, who said her events business was still struggling to regain its prepandemic momentum. She's focusing on stabilizing her income so she can rebuild her down-payment fund. That's a challenging prospect given the costs of rent; child care for her son, Adam; and student loan debt that now tops $109,000.

"How do you make your way out of this?" she asked. "I am an optimist, but I don't know."

Putting Plastic in the Hands of Kids

Child-friendly debit cards give parents financial control.

By Ron Lieber

ROBERT NEUBECKER

INTRODUCING YOUR CHILD to the real-world use of money often means hacking together half-baked solutions: jars stuffed with bills combined with repeated trips to the A.T.M. and teenage misuse of the parental credit card.

So the right piece of prepaid plastic — loaded by parents who can set customizable limits — makes all the sense in the world.

You have plenty of options, many of which you may never have heard of before. There's Greenlight, which last year raised $260 million from investors who valued the company at $2.3 billion, along with FamZoo, Goalsetter, Till, Gohenry, Step, Wingocard and Copper. Larger enterprises are sniffing around the idea, too.

Frequently, they cloak their offerings in a superhero's cape of financial literacy through practice. But any time a company seeks profit on the backs of our offspring, we ought to put our hands on our wallets. That's especially true when most of them want us to hook our bank accounts directly.

You might be scared off by this, but there's a way to pick a product that works for you. Features matter — but not as much as how they align with your financial philosophy.

The potential customer base is enormous: There are tens of millions of people ages 8 to 18, and they very much want to have some agency in their financial lives. These kinds of products can allow them to ditch the piggy bank and spend the way their parents do.

At the same time, the rise of mobile phone use among children and the mini-economy that emerged around consumption-inspiring apps has heightened the need for some kind of spending vehicle with parent-managed guardrails.

"Those vendors are not afraid to hoodwink kids into spending," said Bill Dwight, who was among the first to build a kid-focused debit card when his FamZoo card debuted in 2013.

So how do these companies make money? Generally, they earn a handful of pennies on each transaction out of what merchants pay to accept plastic. Some, including FamZoo, charge a set monthly fee. Greenlight, which claims 4.5 million paid users and counts both kids and parents in that figure, operates the same way.

Goalsetter, with 250,000 users, asks them to pay what they wish. It could not provide an accurate count of what the average is, since many users are new and it doesn't make the request until a few months after they've started using the product.

Till is not charging a monthly fee, at least for now, but has two other revenue streams. It's hoping to graduate its older customers to grown-up financial institutions and take a bounty when they sign up. And there's also a data play: The company says it uses anonymized spending data to identify merchants popular among its users, who number in the "tens of thousands," according to the company. Then it gets those merchants to offer special deals to Till customers, and Till takes a cut when they keep spending there.

So if you're ready to consider using one of these products, first ask yourself this: Which is most likely to force you to check in with your kid the most? These conversations help children learn why we limit our spending in certain categories, save more for some things than others, and give where we can.

Then, a few basics. If you're seeking regular allowance distribution and management, most services can handle that. But if you're paying your children for chores and want to check tasks off on a line-item basis before pushing money onto a kid's card, that's a feature that you should select for specifically. Gohenry does this, and FamZoo helped pioneer it.

Also, what financial behaviors do you wish to encourage — or change? Many parents like to reward savings with automatic interest-rate boosts or goal-based bonuses. "That allows parents to exaggerate the point to make the point," said Tim Sheehan, Greenlight's co-founder. So check for that feature if it's important to you. Greenlight offers it, and FamZoo has a strong offering, too.

Then, there's the goal of overarching financial literacy. Tanya Van Court, the founder of Goalsetter, has poured resources into that side of her business. "A card is actually an incomplete solution," she said.

Goalsetter allows parents to pay their kids extra for doing well on financial literacy quizzes and hold money back when they don't complete them. She's also trying to persuade credit bureaus to reward 18-year-old Goalsetter customers who are particularly well informed.

"It's not fair that some kids get added to their parents' American Express accounts and develop a fantastic credit score when they haven't spent a dime," she said. (Step already has a system in place to allow young users to begin building good credit.)

These companies have the potential to do more than merely peddle a plastic product that enriches its owners at the expense of the rest of us.

"We are trying to bridge the knowledge gap so that we can bridge the wealth gap," Ms. Van Court said. "I really believe that if every kid out there just has a debit card, we're creating the same problems we've had in America for the last 100 years."

PHOTOGRAPHS BY AGNES LOPEZ FOR THE NEW YORK TIMES

New Houses, Built to Rent, Alter Dream of Owning a Home

Many people opt for hassle-free living, but some may be forgoing an opportunity to build wealth.

By Debra Kamin

Brian and Amanda Voorhees moved to Florida after selling their 3,600-square-foot home in New Jersey. Now they rent a four-bedroom townhouse for $2,600 a month, with no immediate plans to buy.

THE LAWNS ARE manicured. The swimming pools sparkle in the sun. And the homes, all of them turnkey and smelling of fresh paint, are lined up in tidy rows, an army of cookie-cutter porches standing at attention.

Covid-19 inflamed the real estate market, pushed Americans toward the suburbs and changed our relationship with where we live, work and play. It also accelerated interest in built-to-rent housing, which even before the pandemic was expanding at a breakneck pace.

The number of built-to-rent homes — single-family homes constructed expressly for the purpose of renting — increased 30 percent from 2019 to 2020. Today, they make up about 6 percent of all new homes being built in the United States, and that number is poised to double in the next 10 years. This is the fastest-growing sector of the American housing market, and it is increasingly master-planned and built on tracts. On the fringes of America's second-tier cities, entire villages owned by large-scale investors are popping up, offering renters who either can't or don't want to spring for a down payment another path to the American dream.

Many built-to-rent housing projects look like any other planned suburban communities, albeit with smaller backyards and homes squeezed a bit closer together. Houses often have luxury finishes like granite or quartz countertops and stainless steel appliances. And for tenants, the traditional hassles of homeownership are avoided: Common areas are maintained by gardeners and maintenance staff, a service for which renters often pay an additional monthly fee of around $100. If a toilet breaks or the roof leaks, management takes care of it.

"Years prior to the pandemic, we found that consumers were drawn to a housing option that combines the best of both worlds: single-family living and no-hassle, maintenance-free leased living," said Josh E. Hartmann, the chief executive of NexMetro Communities, a developer with two dozen neighborhoods of built-to-rent homes, the majority in the American Sun Belt.

The quality of these built-to-rent homes holds up to that of traditional homes. And for consumers hesitant to put down long-term roots, they may be a better financial bet. "If you don't think you're going to be someplace for three years or more, the transaction costs are just too high to buy," said Norman Miller, a professor of real estate finance at the University of San Diego. "The only downside is you're going to lose out on the investment aspects of homeownership."

> "We didn't want to have to worry about all the potential pitfalls of homeownership."

Last summer, Brian and Amanda Voorhees moved with their two children to 360 Communities at Shearwater, a community of 127 two-, three- and four-bedroom townhouses and single-family homes about 40 minutes from Jacksonville, Fla. They left New Jersey after selling their 3,600-square-foot home there at the top of the market, and they weren't ready to jump into a new investment.

"We really wanted to have the flexibility to enjoy life versus having to worry about repairing the roof or cutting the grass rather than heading to the beach," said Mr. Voor-

Tom and Mariko Farrelly moved to Florida in 2020, but hope to retire to Japan in a few years. They didn't want to buy a home for such a short period, so they rent a townhouse for $2,300 a month.

hees, a vice president of underwriting for an insurance broker. "We didn't want to have to worry about all the potential pitfalls of homeownership."

They rent their new home, a four-bedroom townhouse, for $2,600 a month. Mr. Voorhees, 33, now works from home, and Ms. Voorhees, 36, stays at home with Braden, 7, and Abigail, 4, taking the children for bike rides along the community's trails and spending hours with them at the community pool.

Shearwater is an affiliate of Freehold Communities, a developer of master-planned projects in seven states across the Sun Belt. Most include parks, trails and greenbelts; Shearwater has a lazy river, tennis courts and a lagoon.

The Voorheeses, who invested the profit they made from the sale of their home in New Jersey in stocks, an I.R.A. and college funds for their children, said they may choose to buy a home in the future, but are in no hurry.

"When we tell people our plan is to long-term rent, they're a little bit taken aback. There is still a stigma attached to renting," Ms. Voorhees said. "But when you break it down and look at the lifestyle that being in the rental affords us, it makes a lot more sense."

Tom and Mariko Farrelly live nearby, in the same community. Mr. Farrelly, 65, works for a small brokerage; Ms. Farrelly, 61, is a retired teacher. Mr. Farrelly's job was transferred from Westchester County, N.Y., to Jacksonville in December 2020, and the couple, who hope to retire in Ms. Farrelly's home country of Japan in a few years, weren't interested in buying a home for a short period, especially in such a wild housing market.

They pay $2,300 a month for a two-bed-

Many built-to-rent housing projects, like 360 Communities at Shearwater near Jacksonville, Fla., look like any other planned suburban community, though the homes are squeezed a bit closer together.

PHOTOGRAPHS BY AGNES LOPEZ FOR THE NEW YORK TIMES

room townhouse, and an additional $160 in monthly fees to cover gardening, trash removal and access to amenities like fitness classes. Ms. Farrelly enjoys aqua aerobics classes and Zumba at the fitness center. “Apartment living is cheaper,” Mr. Farrelly said. “But when you’re in an apartment, you know you’re only going to be there for a year. Here, people have upkeep on the homes like it’s theirs.”

THE VOORHEES AND Farrelly families represent a growing group of Americans who make relatively high salaries but opt not to buy. In 2019, a Wall Street Journal analysis of Census Bureau data reported that the number of households with six-figure incomes who were renting had reached 19 percent, up from 12 percent in 2006.

But that sector in the rental market is eclipsed by another: adults under 35 who, according to the Census Bureau, have the nation’s lowest rate of homeownership, at 37.8 percent. Rampant credit card and student loan debt, coupled with an inflated housing market and stagnant earning potential, now means that Americans in Generation X, who are between 40 and 55, have four times the assets of America’s youngest adults. Simultaneously, the national homeownership rate continues to plummet.

Into this melee, the emergence of long-term remote work has offered younger Americans an exit route out of the nation’s most expensive urban centers. As they begin to marry and think about having children, the built-to-rent revolution is reviving the possibility of a suburban lifestyle that many felt was out of reach.

“The majority of opportunities in this country have traditionally been rooted in the Old World American dream, with a white picket fence, two and a half kids and a dog. But that is fundamentally changing,” said Paraag Sarva, chief executive of Rhino, which sells insurance that renters can buy in lieu of putting down a security deposit.

“Millennials and Generation Z get painted as having preferences for things like avocado toast and $6 coffees at Starbucks,” Mr. Sarva said. “But 40 percent of Americans can’t afford a $400 emergency, let alone relocating to a new home. It’s not really about consumer preferences for expensive avocados.”

Matt Abdulla and his wife moved to a built-to-rent community near Denver to be closer to their grandchildren, though their two-bedroom rental, on the next page, is smaller than their previous home.

The built-to-rent movement took off in 2010, when investors like Colony Capital, Starwood Capital and Blackstone saw an opportunity in the spoils of the financial crisis and began snapping up foreclosed single-family properties. Investors next turned to developers building large-scale housing projects, offering to buy the last 10 percent or 15 percent of an owner-occupied project and lease the units at a profit.

“That was the on-ramp for institutions to come in and say, ‘Hey, developer, I’ll close out the project for you, and then I’ll rent these homes,’” said Gary Beasley, the chief executive of Roofstock, an online marketplace for investment in and management of single-family homes. “People saw these rental homes could coexist just fine with owner-occupied homes.”

By the time the pandemic hit, institutional landlords had shifted focus to full-on subdivisions of rental properties. Last May, Redfin reported that investors had spent $77 billion on homes over that six-month period. That same month, Invitation Homes, the largest single-family leasing company in the United States, announced a joint venture with the investment firm Rockpoint that involved a $1 billion shopping spree on single-family homes across the country, which will be renovated and leased.

AS THE HOUSING crunch grows tighter, the cash continues to pour in — and some in the real estate industry predict that the trend will have damning consequences.

“The single-family home market has become an inevitable asset class for institutional money,” said Aaron Graf, the chief executive of the New York City real estate brokerage LG Fairmont. “A normal buyer can’t compete with an all-cash offer from an institution, especially if it comes in high. Young people are thus being priced out of the starter single-family home.”

It’s a vicious circle, Mr. Graf said, in which a shortage of homes perpetuates a shift toward renting, which will worsen the housing crisis.

“There is a narrative being pushed on young people that it is better to rent than to own,” he said. “This trend will be devastating for young people’s ability to build wealth, as housing is the No. 1 wealth builder.”

The supply of owner-occupied housing in the United States has grown by 10 percent over the past five years, while rental housing has increased just 1 percent. Freddie Mac estimates the housing undersupply in the United States to be more than 275,000 homes.

“There is as much a shortage of homes

in the rental market as there is in the home purchase market," said David Howard, the executive director of the National Rental Home Council. "Demand for single-family rental housing has been on the rise, partly in response to the Covid pandemic, but also because of strong underlying demographic factors."

The shift appeals to landlords, as well, as renters in single-family homes tend to stay longer and have lower delinquency rates. NexMetro Communities, whose 23 neighborhoods carry the shingle Avilla Homes, has seen renter retention rates increase 20 percent since early 2020. For investors and landlords, built-to-rent properties increasingly offer a higher return, one that continues to pay dividends year over year. "With so many landlords stuck with nonperforming tenants, built-to-rent offers a higher capitalization rate than property development and sales," said Justin Abdilla, a real estate lawyer. "Why slaughter the sheep when you can shear it?"

Nicolette Boxe, an investor and real estate agent in Leesburg, Va., agrees. After years of buying and renting properties one by one, she is building a community of two-story, three-bedroom townhouses in her hometown, DeRidder, La. The homes, which each come with an electric car port and a small backyard, will rent for around $2,000 a month. They'll stand out in DeRidder, she said, and that's the point.

"We're trying to give people an urban-city feel, even in Louisiana, where people aren't accustomed to it," she said.

IN NEXMETRO'S COMMUNITIES, surrounding Phoenix, Dallas, Denver and Tampa, "residents are primarily renters by choice," said Mr. Hartmann, the chief executive. "They have the wherewithal to buy, but are choosing to rent because of their life stage and preference. For them, it's a lifestyle play."

Micaela Cullender, 22, a fraud specialist for Goldman Sachs, chose the Avilla Heritage community in Grand Prairie, Texas, near Dallas, after noise from neighbors in her apartment building became intolerable while she was working from home. She and her fiancé, Tate Stavenhagen, were going to buy a home after getting married. After living at Avilla, where they have 10-foot ceilings and quartz countertops, they are planning to build a home with amenities on par with those of their rental.

"It's brand-new here, and when we were house hunting we had higher expectations because everything at Avilla is so up-to-date," Ms. Cullender said. "We realized we'd be downgrading the interior of our house if we bought, so we're building."

Matt Abdulla, 51, and his wife, Rhonda, came to Avilla Buffalo Run, near Denver, to be closer to their 10 grandchildren. Two factors sealed the deal: the privacy afforded by no shared walls, and the warm welcome offered to their two German shepherds.

The couple's two-bedroom cottage rents for $1,600 a month. It's smaller than their previous rental home, and Mr. Abdulla dislikes being charged $8 a month to park his car, but having a small backyard and privacy, he said, makes it worthwhile.

"You're not attached to anyone below you, above you or on side of you," he said. "Rent's a little bit expensive, but it's cozy and feels like home."

"You're not attached to anyone below you, above you or on side of you. Rent's a little bit expensive, but it's cozy and feels like home."

PHOTOGRAPHS BY BENJAMIN RASMUSSEN FOR THE NEW YORK TIMES

CLAIRE GOLDMAN

Upgrading Your Outdoor Space for Fun and Profit

Want projects with the best return on investment? Try adding features that emphasize fire or water.

By Christina Poletto

COURTESY OF FATHER NATURE LANDSCAPES

Popular projects for homeowners who want more out of their backyard spaces include alfresco dining areas and, left, a pergola, which is a great way to add shade, personality and value to a courtyard.

THE LINES OF demarcation between indoor-outdoor living continue to blur as more homeowners gravitate into backyard spaces to whip up dinner for friends, light a small bonfire or put in a few hours of work while sitting on a shaded patio.

As families faced suspended summer plans and orders to shelter in place in 2020, they raced to turn their backyards into mini-vacation and hobby hubs.

Now, they're leveling up these same spaces with more permanent features that combine purpose with pleasure and celebrate a return to entertaining.

These bigger upgrades to outdoor spaces are great for immediate personal enjoyment, but also offer potential for good return on investment when it comes time to sell the home. Spacious decks and in-ground pools will always appeal to certain home buyers. Yet smaller projects like fire pits, gazebos, and specialty gardens can be just as impactful and financially rewarding. Studies have shown that a Zen garden can increase a home's value by 1.5 percent, while listings mentioning an outdoor kitchen can sell for 2.2 percent more than similar homes.

Since the arrival of Covid-19, the team at Father Nature Landscapes in Birmingham, Ala., has been fielding a flurry of requests from clients interested in creating more livable backyard rooms.

"The calls all pertain to entertaining outdoors," said Daniel McCurry, who co-owns the business with his brother Andrew. Curating outside areas for people to gather is a comfortable fit for the McCurrys. "We were raised with an entertainer's mind in a very nurturing home." he said. "Our mother would entertain large groups, 40 people in our family alone, almost monthly."

Motivated homeowners are also dialing Father Nature's number for custom swimming pools with add-ons like a tanning shelf, which sits nine to 12 inches deep in the water and provides space for lounge chairs or for children to sit and play. And customers want fountains, too, especially those that mask noise from the street and neighborhood and can be voice operated via smart devices like Google Home. "The goal is to connect our families, and if their space isn't intimate, they won't have intimate conversations," Mr. McCurry said.

> The family vacation got pushed into the backyard. The pools, pergolas and landscaping aren't likely to go away anytime soon.

Fire features can spark more than just flames with homeowners, according to a 2018 Remodeling Impact Outdoors study provided by the National Association of Realtors. Dr. Jessica Lautz, vice president of demographics and behavioral insights for the group, said the trends — of embracing private, individual outdoor space — have only been reinforced with Covid. These days, homeowners are keen on outdoor fireplaces that are easy to use and feature automatic ignitions.

Simple and transportable fire pit vessels online can run as little as $50. But the average cost for a custom-designed fireplace starts around $3,000, according to HomeAdvisor, and can skyrocket to $20,000 or more depending on the size and materials used.

Especially during the pandemic, consumers have been using fire pits for three- or four-season entertaining.

The fire pit is where Amy Zakarin, 51, and her husband, Isaac Rosenberg, 59, of North Miami, Fla., find themselves most nights at

Someone Out There Wants Your Pink Toilet

Retro-minded homeowners are going to extraordinary lengths to recreate vintage looks.

By Ronda Kaysen

the vacation home they bought in the mountain community of Hendersonville, N.C.

With the 360-degree views, the sunset is magical, but the space lacked inspiration and form, said Ms. Zakarin, who works as a senior counselor at an advertising and marketing agency. “The original owner never truly finished the outside,” she said.

Though the house required interior work, the couple was focusing on the outdoor spaces first, including a new “mountain patio” encompassing the fire pit, which doubles as a barbecue. They’ve allotted $35,000 for the design and installation, and to plant a privacy border of trees to block views of a nearby property.

Small outdoor structures and flex spaces that can be used to walk through, sit in or have another practical use are also hitting homeowner wish lists, and experts say they’re ideal for introducing a focal point and punch of personality in a yard or garden. “Pergolas are a great way to define a space and provide some shade,” said Claire Goldman, who is a principal of R & R Landscaping in Auburn, Ala., and is on the board of directors for the National Association of Landscape Professionals.

Adding a wooden deck also drives return on investment. As for all the gardens planted during the pandemic, they’re probably here to stay. New iterations are becoming more purposeful, and are being tailored for fresh cut flowers and to attract winged visitors. “We have seen more openness to a wildflower and pollinator garden surrounding the lawn instead of more manicured shrubs,” Ms. Goldman said.

Alongside lush lawns and pretty landscaping, curb appeal naturally goes a long way at resale time. Even a fresh coat of paint can do wonders for drawing viewers in.

The hardest part might be in figuring out which outdoor project to start with first, and Ms. Goldman recommends approaching the process cautiously.

“The biggest overall trend is more of an emphasis on thoughtfulness and function,” she said. “Clients are looking for purpose in their outdoor space.”

TRISHA KRAUSS

MANY PEOPLE MIGHT look at a lilac-and-green bathroom and see a space begging to be gutted. But those people are not Emilie Carver, a Cleveland lawyer who flew to Boston to retrieve 600 tiles from a bathroom that was being renovated.

Ms. Carver, 40, had almost given up her dream of recreating a 1930s bathroom in the pale shade of purple when she spotted the tiles in the background of a Facebook Marketplace listing selling old fixtures.

“I was like, ‘those are my tiles, that’s my tile, that’s what I want,’” Ms. Carver said. She wants to recreate a period-appropriate powder room with a lilac-and-green wallpaper. “Of course it’s going to come out kitschy, because that’s what it is.”

The kitsch is the point. In this boisterous corner of the world of home renovation lives a group of homeowners committed to preserving or recreating vintage bathrooms and kitchens. Midcentury models dominate, with telltale pink, blue, yellow and green hues. But there are the bathrooms from the 1920s and 1930s, too, with their spectacular combinations of colors like cobalt blue, burgundy and turquoise, often accented with ornate decorative details.

“Some people are really into sports, some people are really into literature. Some people are really into their historic houses,” said Pam Kueber, the founder of Retro Renovation, a website that has become a clearinghouse for people looking to restore steel kitchen cabinets or midcentury vanities.

Ms. Kueber, 62, who lives in a midcentury ranch-style home in Lenox, Mass., with a kitchen that stars steel aquamarine cabinets she found on eBay, has become the godmother of midcentury kitchens and baths, steering a new generation of homeowners to the four-inch square tiles that dominated homes for decades.

Vintage enthusiasts argue that reclaiming old materials saves a homeowner money and keeps the integrity of a house intact. Design trends come and go, but a 1949 bathroom will still be a 1949 bathroom long after shiplap walls have faded from fashion.

Talk to a homeowner like Ms. Carver, whose garage is full of vintage tiles in various hues, and you soon learn that the itch isn’t just about money or nostalgia. It’s about the hunt. A certain thrill is derived from finding that exact shade of Ming green to patch a spot in your 1924 shower stall, or the pink tub that’s an ideal mate for a console sink. Sometimes, the fun is in the chase.

Ms. Carver’s garage now houses other vintage materials she has collected, including 500 Ming green tiles, 50 in yellow, about 100 pink ones. She also has a random assortment of classic sinks, including two purple pedestals from 1928.

And for those who find few things cooler than some midcentury steel cabinets, no distance is too far to travel. Molly Evans, a nurse anesthetist from Quincy, Ill., was so excited about two sets of cabinets she had found online that she drove them 1,800 miles in a Penske truck from Quincy to her vacation house in Palm Springs, Calif. The cross-country drive was a slog for Ms. Evans, 55. “You just keep going. You say, ‘OK, I’ve got a vision.’”

This was not the first time she had driven a long distance in a truck with these cabinets. She bought them a few months earlier in Missouri, driving a U-Haul a slow six hours south from her home in Quincy to pick up a $900 set of gold and white St. Charles cabinets that she found on Craigslist.

Because one can never have too many cabinets, Ms. Evans decided to buy a second set of steel cabinets, $400 Kelvinators, that she found on Craigslist, which she picked up in St. Louis while she still had the U-Haul.

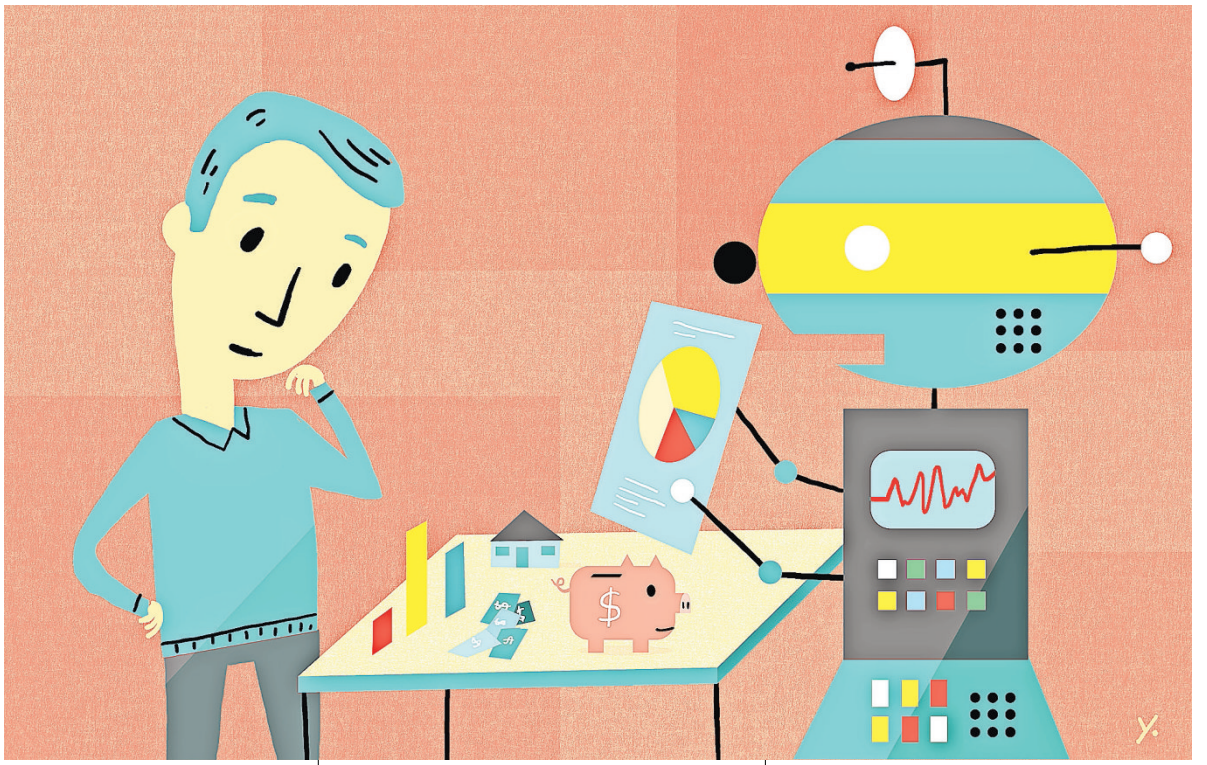
After she got the cabinets home, she sent them out to be powder-coated white, then took the finished product to California in the Penske truck so they could be installed.

The final product isn’t for everyone, Ms. Evans said, “It’s the desire to not have what everybody else has.”

Smarter Apps to Help Keep Your Finances in the Black

As artificial intelligence evolves, personal money management programs are working to offer you, and your budget, tailored advice.

By Alina Tugend



JAMES YANG

THEY PROMISE TO nudge you into saving more, negotiate your bank fees, cover overdrafts and help you pay down your debt. They'll even cheer you on when you spend wisely and remind you when bills are coming due.

These are the newest evolution of personal financial management tools, with the emphasis on personal.

Such money management software is not new; Quicken, the granddaddy of the industry, started in the 1980s to make bill-paying and budgeting easier and evolved as the industry did. Two of the top apps, Mint and Credit Karma, are more than 10 years old.

But as artificial intelligence has become more sophisticated, these tools — almost all of them are apps — have proliferated.

They are "more intuitive, more developed," said Chanelle Bessette, a banking writer at NerdWallet, a personal finance website that also offers a budgeting app. "These apps are getting to know their users a lot better. Users are feeding them information about how they spend, and that helps the predictions become even better."

The apps are essentially looking to become almost as good as a live personal adviser, but one that you don't pay much for and that can live in your pocket. Some charge a monthly or annual subscription; others are free and make money through referral fees they collect when a user buys the financial products or services promoted on the site.

"Their mission before was to make it easier for consumers to budget, but now they're really creating features that enable consumers to buy stocks, apply for loans and autosave all on one platform," said Anisha Kothapa, a fintech analyst at CB Insights, which tracks business trends.

In this crowded market, some companies are bundling more features to attract users while others aim to specialize.

Such apps are particularly popular for budgeting and setting goals; in this area, Mint, PocketGuard and You Need A Budget often top "best of" lists.

Like all of these tools, they require a user's credit card, banking and other financial information to track spending and income levels, and then automatically sort them into categories.

Each offers something a little different. Mint provides free credit score checks as often as you like (it's a "soft" check, so it won't hurt your credit score). You Need a Budget, also known as YNAB, relies on a system called zero-based budgeting, where every dollar is put into an account, such as holiday spending, emergency fund and so on, so that you end up with zero.

"We really want people to be proactive, rather than reactive," said Jesse Mecham, founder of YNAB. "People think that budgeting means they forecast what they're going to make and what they're going to spend; we teach people to budget only with the money you have on hand right now. We want people to change their behavior, and that comes with changing their thinking."

Other tools are more focused on automatic savings and investing; they have become increasingly creative and gamelike. Qapital connects with a web-based service, If This Then That, which allows users to set up rules for saving and investing.

For example, the Qapital app can connect to your Fitbit so that every time you hit a goal (walking 10,000 steps) or fail to meet one (not sleeping enough), you put money toward one of your savings or investing goals. Or it can be unrelated to anything you do — just have it sock some money away when the temperature hits 75 degrees or when it rains.

As natural language processing, a part of artificial intelligence, becomes more refined, some of these apps are creating a relationship with their users. Charlie, an app focused on reducing debt, is a chatbot-based penguin who serves as a supportive friend.

"Charlie celebrates your progress, no matter how small or big," said Ilian Georgiev, Charlie's co-founder and chief executive. He added, "One thing we've heard over and over is that people want a judg-

ment-free environment."

If you want something that actively helps reduce your costs, some companies have services that look for ways to lower your payments or lop off pesky fees.

Trim is one of the better-known tools — a rare one that is website based, not an app. Among other services, it identifies recurring charges, such as subscriptions, to make sure you still want them. It can also negotiate with your internet, cable and phone company to lower your payments.

Cushion scans users' connected credit card and bank statements (how often depends on the level of subscription you pay for), looking for overdrafts and extra fees, said Paul Kesserwani, the company's founder and chief executive. Cushion then negotiates with the financial institutions, either through a secure bank portal, if the customer gives permission; through online chat on the bank's website; or through traditional mail if needed.

The bells and whistles may be nice, but the benefit of these apps lies in forcing users to face how much they're truly spending and where it ends up.

"A budget is a fundamental step in financial literacy, and just tracking your spending versus your income is so illuminating," NerdWallet's Ms. Bessette said.

Because users are giving away some of their most valued financial information, security and privacy are crucial.

Read the apps' privacy policy — it's best to look for a policy that promises to never sell your information to a third party, said Paul Bischoff, editor of Comparitech, a tech research and comparison site.

Although all the companies will promise your data will be held in a virtual Fort Knox, "all apps are secure until they're not," Mr. Bischoff said.

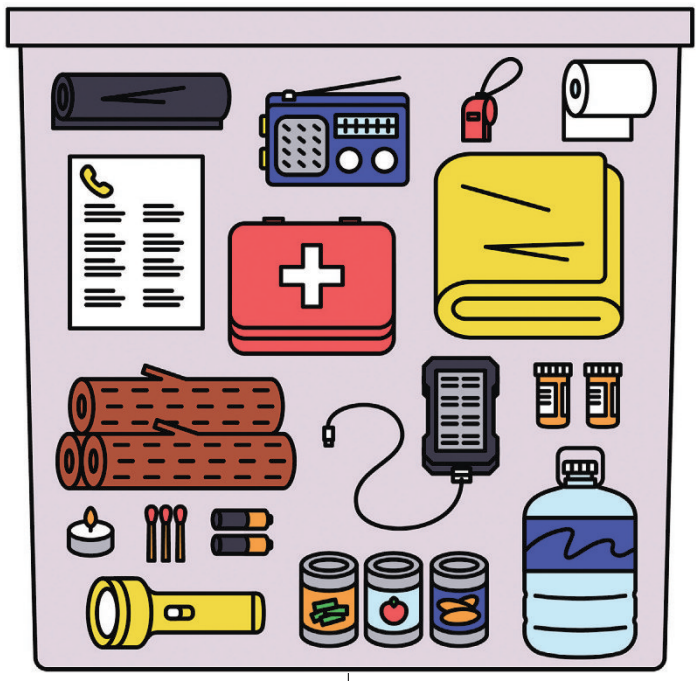
It's not that these apps are in any greater danger of being hacked than, say, your bank or any other institution, but "the more people who have the information, the greater the risk," he said.

"I wouldn't just sign up for apps willy-nilly."

Is Your 'Go Bag' Ready?

How to prepare for emergencies, whether you need to evacuate or hunker down.

By Tara Parker-Pope



EDEN WEINGART

EMERGENCIES OFTEN ARE unpredictable. In the United States, millions of people experienced catastrophic events last summer. Hurricane Ida left millions in Louisiana without power or access to food and water. Flash floods in New Jersey and New York caught many off guard. Near Lake Tahoe in California, some residents evacuated in less than an hour as fires threatened their homes.

Climate scientists warn that emergencies like these may be the new normal, as global warming leads to heavier rains, stronger hurricanes, more tornadoes and bigger wildfires. But you can still plan for them.

The 'Go Bag'

Every home should have a "go bag" and a "stay bin." The go bag is to grab when you have to leave the house in a hurry. The stay bin is a two-week stash of essentials in the event you have to hunker down without power or water.

Creating a go bag and a stay bin does not make you an alarmist. It just means you are prepared.

I had to evacuate my Pennsylvania home three times — twice because of Delaware River flooding and once because of Hurricane Sandy. The first time my house flooded, I was unprepared as the flood water was just feet from my driveway. I had to grab my dogs, some clothes and whatever else seemed important and get out. It was then that I realized I needed a real home evacuation plan, not just for me and my daughter, but also for my pets. (I was better prepared when I evacuated before Hurricane Sandy hit the East Coast a few years later.)

The hardest part about creating a go bag is getting started. I began with a resealable plastic bag and placed my passport, birth certificates and other important documents inside. Then I added an extra pair of reading glasses. Last year, I added a phone charger because a doctor told me it is the most requested item in the emergency room. I also added some masks, which we all need now because of Covid-19, but might also need if fleeing a fire or a chemical spill.

Recently, I upgraded to a more sturdy silicone bag and added some emergency cash. I also added a list of phone numbers to reach family and friends in the event that I ended up without my cellphone.

Some people treat go bags like a survival kit and add extras like duct tape and a compass. But I prefer to keep it simple. I assume that if I need my go bag, it is because of a short-term emergency, not the end of civilization.

Once you have collected the basics, consider using a backpack or duffel bag to hold a few more items that could help in evacuations. Add a flashlight and batteries and a small first aid kit that includes dental care items. You should also have a few days' supply of your medications. If you have a baby, add diapers, wipes, bottles, formula and baby food. If you have pets, add leashes, bowls, food and copies of veterinary records. Some people add a change of clothes.

The 'Stay Bin'

In the event you need to hunker down, you probably have a lot of the essentials already in your home. It is a good idea to gather these items in one place — like a large plastic bin or two — so they don't get used. The stay bins should have a two-week supply of bottled water and nonperishable food, pet food, toilet paper and personal hygiene supplies. Flashlights, lanterns, candles, lighters and firewood are important. A battery-powered or crank weather radio as well as a solar phone charger will help you cope with power failures. Extra blankets are a good idea. Other items that are often recommended are duct tape, a multipurpose tool, trash bags, hand wipes and sanitizer.

My go bag and stay bin are works in progress, but I feel better knowing that I'm more prepared than I used to be. A little preparation goes a long way in any emergency.

Apps to Fill the Financial Literacy Gaps

Mobile tools offer lessons about saving and spending, but are the children ready to start trading stocks?

By Ann Carrns

THOMAS FUCHS

A NEW CROP of mobile money apps are promoting themselves as part of the solution to a stubborn problem: a lack of financial savvy, particularly among young Americans.

The apps offer slick educational videos and tools while enabling children and teenagers to save and spend — and even invest in stocks.

Numerous reports have noted that financial literacy in the United States has resisted improvement for some time, even though more states have begun requiring schools to teach it. An analysis published in August by the Milken Institute, a public policy think tank in Santa Monica, Calif., deemed the lack of sound financial knowledge among both young people and adults to be a "worrisome" barrier to economic advancement.

Although many Americans lack the knowledge to make smart decisions about money, the Milken report said, digital tools have the potential to be a "catalyst" for financial education, particularly among young people, who are avid users of apps.

Copper, for instance, bills itself as "the only bank that teaches teens about money," and offers brief, peppy videos and a financial literacy quiz that teenagers or their parents can take. The app also can link to a digital bank account and a debit card.

Engaging tools and clear information are crucial, said Eddie Behringer, Copper's co-founder and chief executive. The rise in student debt coincided with the explosion of smartphones, he said, suggesting that "increasing digital access doesn't always translate to financial literacy."

Step, an app that is intended for teenagers and has about two million users, offers trendy videos and short articles. "Most schools don't teach kids about money, and most families don't talk about money," said CJ MacDonald, Step's founder and chief executive. "It became very clear there was a gap in the market."

Step offers a secured credit card rather than a debit card. With secured cards, users make a deposit that serves as collateral; they can spend up to the amount of the deposit, and build credit when using it.

Greenlight began as a tool to help parents manage children's chores and pay them an allowance or give them spending money. Now Greenlight, which debuted in 2017, has more than four million accounts and has added features including cash back on its debit card, and an option that lets children invest through a brokerage account opened in a parent's name.

Kids of any age can research, buy and sell stocks as well as exchange-traded funds. To trade, the child must request approval from the parent through the Greenlight app.

While the apps appear promising, they make some financial education advocates wary. Lennette Coleman, president of the FoolProof Foundation, said it felt "irresponsible" to allow children to invest in stocks when they may not have fully absorbed lessons about the necessity of working to earn money, save it and spend it wisely.

"There's a lot of nuance in the stock market," she said, "and they don't understand those nuances."

Q & A

1

DO THE FINANCIAL APPS CHARGE FEES, AND DO THEY PAY INTEREST ON SAVINGS?

Fees vary. Some apps don't currently charge monthly fees, but make money from fees paid by merchants when customers use their card. Greenlight charges a flat monthly fee.

Most apps offer federally insured savings accounts through partner banks but pay little or no interest.

2

HOW SHOULD PARENTS APPROACH FINANCIAL APPS?

Parents should become familiar with how the tools work, said Michelle Arpin Begina, a financial planner in New Jersey.

The apps can be beneficial, helping young people to visualize their spending habits and nudging them to save money and pay bills. But investing needs close oversight, she said, so parents should discuss buy and sell decisions with children before signing up for trading apps.

A parent who is very interested in stocks may find it a great way to start conversations about money. Before opening an account, Ms. Begina said, "have a strategy."

3

WHAT IS THE MEANING OF 'FINANCIAL LITERACY'?

Definitions of financial literacy vary; some researchers consider it the ability to understand basic tenets of personal finance, like compound interest and inflation, while others define it more broadly to encompass attitudes about money and financial decision-making.

The U.S. Financial Literacy and Education Commission, created nearly two decades ago, describes it as the "skills, knowledge and tools that equip people to make individual financial decisions and actions to attain their goals."

Please, Take a Week Off. Just Don't Quit.

Companies try to fight burnout with more paid leave and other perks.

By Tiffany Hsu and Lauren Hirsch

ANTONIO SORTINO

AMY MICHELLE SMITH loved working in advertising. But as she did her job from her one-bedroom apartment in Toronto during the remote-work months of the pandemic — months that stretched into a year and beyond — the line separating her personal life from her professional life started to fade, and she realized she was so, so tired.

Her immediate bosses seemed stressed out, probably because their bosses were also stressed out, and Ms. Smith, 32, said she experienced "trickle-down stress" as her managers tried to please the equally stressed-out clients by giving in to their every whim. It was always "churn, churn, churn, churn," she said, which made her feel worn out. And she felt guilty about feeling worn out.

In August, like many of her overtaxed peers, she quit. After three weeks off, Ms. Smith started a new job at an e-commerce business. A key draw, she said, was the company's focus on the mental well-being of its employees.

"No matter what industry you're in, Covid is making you re-evaluate some of your values, some of the things that you want out of your life, your career," Ms. Smith said. "I was seeking out a company that put wellness first."

Not that she felt great about leaving behind her high-stress job.

"To be honest," she said, "it made me feel a little bit like a failure — like someone who just couldn't take it, who wasn't strong enough for the hustle, to be seeking out something that put my well-being first."

A break may be exactly the thing some people need now. Workers in advertising, for example, were already putting up with late nights before the pandemic.

"You're at the beck and call of what clients need and, even pre-Covid, there were constant demands; it's stressful," said Marla Kaplowitz, the chief executive of the 4A's, an ad industry trade group. "Then you add Covid to it, and what needs to get done just increased. And the expectations are so great, and at the same time you don't have as many people to get the work done."

Faced with an employee exodus, some ad agencies are now offering a breather. Among the companies that closed down for a full week around Labor Day: Martin, the agency known for the Geico gecko commercials; The Many, which has created ads for Coca-Cola, Hot Wheels and eBay; Mediabrands, a media buying and marketing network; and Kinesso, a marketing tech company.

Extended breaks have also been put in place at Hearst Magazines, LinkedIn, Twitch, the dating app Bumble, the financial software firm Intuit and other big companies.

The social media management platform Hootsuite announced in May that it would stop work for a week because it had noticed "a rise in depression, anxiety, immersion in loneliness, and uncertainty" resulting from the shift to remote work. Similarly, The Daily Gamecock, the student newspaper of the University of South Carolina, went dark for a week after publishing an editorial that told readers, "We're not OK."

> "You're going to have to not just focus on the people and fix them, you have to focus on the job conditions and fix those as well."

In August, Catalyst Software said it was offering its employees something called "P.T.O.-palooza" — an initiative that included a week off and an outdoor party in New York. Getaway, a hospitality company, replaced Labor Day with Labor Week. The Deutsch Los Angeles ad agency banned

meetings during certain hours and set aside a week off around Thanksgiving. Similar reprieves from other companies include "Self Care Week," "Global Week of Rest," "Recharge Week" and "Operation Chillax."

The breaks have even come to the finance industry. JPMorgan Chase said it wants junior bankers to work less on weekends. To lighten the load on current employees, the company said it would hire more people to share the burden.

Wellness weeks have not been restorative for all workers — notably, the skeleton crews keeping the lights on while everyone else is out. And then there are the employees who struggle to relax on command, spending their downtime stress-scrolling through social media accounts related to their jobs and overriding the "away" setting on their email accounts to deliver fast replies. Even those who do manage to shut down entirely must face the dreaded moment of return.

"People come right back after a week off, and then they have twice as many emails, and then the burnout will be quicker because they can't recover," said Nancy Reyes, the chief executive of the ad agency TBWA\Chiat\Day New York, which gave workers six extra summer days off last year.

As long as underlying problems remain, such as ad agencies' accepting lower pay, then cutting or underpaying qualified workers, extra time off will remain an appreciated but inadequate stopgap, Ms. Reyes said.

The pandemic exacerbated many of the issues that fuel burnout, such as excess workload, lack of autonomy, absence of positive feedback, a weak sense of community and worries about unfairness, experts said.

"People keep framing burnout as an individual problem," said Christina Maslach, an emerita professor of psychology at the University of California, Berkeley, who has spent much of her career studying occupational burnout. "If you're really going to try and make a dent in the problem and get to a better place, you're going to have to not just focus on the people and fix them, you have to focus on the job conditions and fix those as well."

In retail, hospitality, restaurants and other understaffed and lower-paid industries, companywide weeks off are hard to pull off. Instead, to try to cajole workers back as the economy began to reopen, some service-centered companies started offering free tuition and free hotel rooms — though not necessarily more pay.

Other businesses are experimenting with options like "Zoom-free Fridays" (Citigroup) and blocked emails on weekends (GroupM, a media investment company). Hewlett Packard Enterprise gave employees free accounts on the Headspace meditation app and the option for new parents to work part time for up to three years.

Massachusetts General Hospital in Boston, where staff-wide breaks for decompression are unrealistic, is just trying to listen to its staff. Surveys of employees have found that one of the top demands from workers is to feel valued for their efforts during the pandemic.

In the advertising world, some executives are pushing for a coordinated summer hiatus, much like the winter holidays. An industrywide week off could ease the pressure on employees to continue catering to clients or work-related tasks during their time away, said Neal Arthur, the chief operating officer at Wieden and Kennedy.

"Every other time that we've had summer Fridays or winter Fridays or any sort of day off or vacation, we felt like we were letting other people down. There's a real guilt that people feel that we've tried our best to alleviate," Mr. Arthur said.

During the summer, Wieden and Kennedy offices around the world took staggered weeks off. The agency also worked with Nike, which also took a weeklong break, on an Olympics ad that urged "respect for mental health" and alluded to the tennis star Naomi Osaka's public statements about the issue.

"Burnout is a very real thing at the agency right now," Mr. Arthur said. "It's becoming part and parcel for basically any workplace, and you almost need to put full-time rigor toward that issue."

Taking Your Work Outside

A garden may be the perfect place to plant an office.

By Tim Hornyak

IN THE BEFORE time of offices, there was front and back. Now it is home and garden.

When Priscilla Fernandes and her husband, Carl Ainsworth, moved into a new house in London in 2019, they planned on replacing its dilapidated shed with something prefabricated. Then came an idea: Replace the shed with an office.

Six months of designing and building later, with help from a neighboring wood joiner, their shed office was complete. It has a folding desk attached to the wall, a workbench for standing, two windows looking out on their garden in Bromley, electricity and an internet connection. There is an easy chair and, hanging on the wall, a bicycle.

"We needed separate spaces to work due to being in virtual meetings all day — we tried working at the dining room table together, and it just was not working," said Ms. Fernandes, an architect who designs community buildings. "We have work-life separation between the house and the garden office. And it's a space that both of us can use whenever required, say if we needed complete isolation for giving a presentation or concentrating on some work."

Nearly two years into the pandemic, working from home seems like an increasingly permanent proposition. Nearly 80 percent of business leaders and 70 percent of the general public said people would likely never return to offices at the rate they did before Covid, according to a recent YouGov poll in Britain done for the BBC.

This view has accelerated the evolution of workplaces. Many people who work from home are finding, like Ms. Fernandes, that the kitchen or dining room is not cutting it. They have repurposed other rooms or nooks, tricking out closets into "cloffices." But that still leaves them at the mercy of children, pets and other distractions. Garden offices seem like the perfect solution. Aside from increasing one's sense of well-being, they can add value to a property.

Ross Hogston, director of the garden room maker Oakston Solutions in Hampshire south of London, said inquiries and bookings were up 40 percent during the pandemic. The average amount customers spend has risen to around $30,000 from roughly $20,500, with some spending as much as $82,000.

AUTONOMOUS

This do-it-yourself garden office from Autonomous comes with a sliding glass door, windows, lighting, air-conditioning and electrical wiring.

"Demand has slowed as people go back to the office in the U.K., but interest is still high," said Alison Mansell, a British-based garden office consultant active on Pinterest under the name Shed Guru. "Demand, lead times and designs all vary between companies who sell 'modular' buildings that can be customized, versus small 'boutique' companies who offer completely bespoke options. There are plenty of both."

The coronavirus has been a game-changer for garden offices, increasing mass production and D.I.Y. kits. They have appeared in places like Italy, Brazil and Australia.

For $22,800, the California-based desk maker Autonomous is offering the WorkPod, a sleek D.I.Y. kit office made of oak, walnut and aluminum that can be assembled in hours. Roughly 8 by 11 feet, it comes with a sliding-glass door, windows, lighting, air-conditioning and electrical wiring. Nearly 120 have been sold across the United States.

"Not everyone needs a backyard office," said Victoria Tran, a representative for Autonomous. "But when you have one, you'll know this is life-changing."

Starting a Business With Your 401(k)? Be Careful.

As an aspiring entrepreneur, you may have a good idea, but tread lightly before using retirement savings as capital.

By Tammy La Gorce

PHOTOGRAPHS BY EDWARD LINSMIER FOR THE NEW YORK TIMES

RENEE EDWARDS HAS wanted to be her own boss since she first heard the name Warren Buffett.

"I've been following him for a long time," she said of the Berkshire Hathaway chief executive and revered investor. "And the thing that always stuck out for me is him saying something like, 'You'll never live comfortably unless you work for yourself.'"

In October, Ms. Edwards, 45, made the jump: After 18 years as a clinical researcher at the Roskamp Institute, a pharmaceutical testing company in St. Petersburg, Fla., she quit her job to run Saturday Morning Shoppe, a monthly outdoor market featuring vendors who are women and people of color. Mr. Buffett's prognostications aside, not everyone would have encouraged her to bet on herself. Especially because she made the bet by emptying her 401(k).

Ms. Edwards, a single mother of three, invested the $5,000 she had saved for retirement to pay for marketing and make a donation of $500 to hold her market on the Emmanuel Baptist Church grounds in St. Petersburg. She knew it was a risk. "That was my only savings," she said. Withdrawing the money came with a penalty in addition to the several sleepless nights it cost her. She paid the 10 percent penalty the I.R.S. levies for cashing in retirement savings before you turn 59½.

Her financial adviser, Toriano Parker, provided a measure of comfort. "Instead of talking me down about using my 401(k), he said, 'You should do it,'" she said. Her age, which afforded her time to replenish her retirement savings, was a factor in his approval. So was her research into Saturday Morning Shoppe's potential profitability. "Renee had a very solid business plan," Mr. Parker said.

He said he wouldn't have supported other clients' betting the bank on a start-up. "You really have to weigh the decision to drain an account like a 401(k), or any retirement account, very carefully," he said. "For most people, it's too much of a risk." A flood of new entrepreneurs since the start of the pandemic may not have gotten the memo — including those who are starting the second or third chapter of their career and might have had retirement in their sights.

From the second half of 2020 through May 2021, the Census Bureau tracked the highest number of applications to form businesses since the records started being kept in 2004, a recent report from the National Bureau of Economic Research found. Bank loans and venture capital probably did not provide liftoff for most of those businesses. According to 2019 data from the Kauffman Foundation, a nonprofit that works to bolster education and entrepreneurship, nearly 65 percent of entrepreneurs use personal and family savings to fund their start-ups.

> "The first thing we tell people is absolutely not to tap into their retirement account."

Ms. Edwards, who is among the surge in Black women who became entrepreneurs during the pandemic, suspected she would have trouble securing a loan and didn't want to waste time trying (her concerns were not unfounded; Black entrepreneurs' loan requests are one-third as likely to be approved as white entrepreneurs', the Kauffman Foundation has found). Opportunity was knocking: "I knew all kinds of people in my community who were making things like skin creams and spice rubs, and they didn't have anywhere to sell them," she said.

Saturday Morning Shoppe's first installment was in April. Within 90 days, following a timeline Mr. Parker set up for her, Ms.

Edwards paid herself back: She opened an Individual Retirement Account and funded it with the same amount she had taken from her 401(k) and enough to cover what she had lost in penalties. (Although she did miss gains she could have reaped by staying invested in the stock market.) By October, when she quit her day job, the market had mushroomed to 150 vendors from 64 and moved from the church parking lot to Tropicana Field, the Tampa Bay Rays' home turf. A second Saturday Morning Shoppe opened in Atlanta in December.

This is a path that many experts recommend against. "The first thing we tell people is absolutely not to tap into their retirement account," said Elizabeth Isele, the founder and chief executive of the Global Institute for Experienced Entrepreneurship. Though Ms. Edwards is younger than the entrepreneurs over age 50 the institute is devoted to, Ms. Isele is wary of any risk to a secure retirement.

"One of the sad statistics out there is that so few people have any retirement savings," she said. According to the New School's Retirement Equity Lab, 36 percent of 35- to 54-year-old Americans have no retirement savings. At the time of her launch, Ms. Edwards fell into the category of the 43 percent who had less than $10,000 saved. "They're vulnerable," Ms. Isele added. "Women especially are in a deplorable position."

Instead of tapping retirement funds, the institute advises crowdfunding to get a business off the ground. "If you put your idea out there on Kickstarter and no one is willing to invest even a dollar, you know before you put in a huge amount of time that it might not work," Ms. Isele said. But if the idea proves popular, raising a few thousand dollars on a crowdfunding platform may be doable.

Noah Damsky, a principal at Marina Wealth Advisors in California who has worked with several would-be entrepreneurs considering drawing down their I.R.A.s, has not set a policy of outright discouragement. "I don't tell anybody what to do," he said. Instead, he helps them see blind spots. "I'll work out projections so they understand their risk profile."

Marianne Nolte didn't need that kind of help when she started Imagine Financial Services in Fallbrook, Calif., in 2020.

Ms. Nolte, 55, was already an entrepreneur when she decided she wanted to become a certified financial planner. For more than two decades, she had run a video production company. "I thrive as a small-business owner," she said. "That's my happy place." Acting as her parents' informal financial adviser helped her discover an aptitude for money management. In 2014, she earned her license as a certified financial planner. Five years later, after working at an advisory firm to learn the ropes, she was putting together a business plan that involved tapping her I.R.A.

"It wasn't a huge amount of my portfolio," Ms. Nolte said. "But it was enough that I got a slap on the hand from the I.R.S.," meaning the same 10 percent penalty that Ms. Edwards paid for taking the early withdrawal. She does not regret it. Still, she would not advise most clients to follow her lead. "My path was not just the result of needing a change in the middle of Covid. I had a solid plan in place and had crunched the numbers." Armed with her license, she also had a good reason to trust her instincts when it comes to her financial health.

Ellen Curtis had experience with start-ups when she started the custom denim jacket company Statement by Ellen C. in 2020, too. But Ms. Curtis, 77, who closed a private nursing company she ran in Los Angeles to protect her health at the start of the pandemic, was not as focused as Ms. Nolte on aligning every decimal point.

"This time I didn't have a business plan," she said. The $8,000 of personal savings she invested in making batches of appliquéd jackets to sell was a gamble, one she considered safe because it didn't involve digging into her investment accounts. Starting a business during the pandemic has proved more challenging than she thought, and she is not sure when, or if, she'll feel financially secure enough to fully retire. "I haven't made a profit yet," she said. "It does feel like I took a risk."

Renee Edwards, photo at left, created Saturday Morning Shoppe, an outdoor market in St. Petersburg, Fla., that features vendors who are women and people of color, giving them a place to sell homemade items and other wares.

Before cracking your nest egg

PLAN AHEAD "If you have a mortgage, make sure you have six months of mortgage money reserved, in addition to emergency money," Mr. Parker said.

SMALL START "You should take a small bite at first, like a trial run," Mr. Parker said. Ms. Edwards's start in the church parking lot before moving to Tropicana Field is an example.

MAKE SURE YOU'VE FOUND A NICHE "Your idea should be very innovative, or something that's needed," like a bakery in a town that has no bakery, Mr. Parker said.

CONSIDER THE BEST-CASE AND WORST-CASE SCENARIOS "The worst feeling is often the unknown, so take the time to consider how bad it might get" if a new business fails, Mr. Damsky said. "The result could actually be peace of mind."

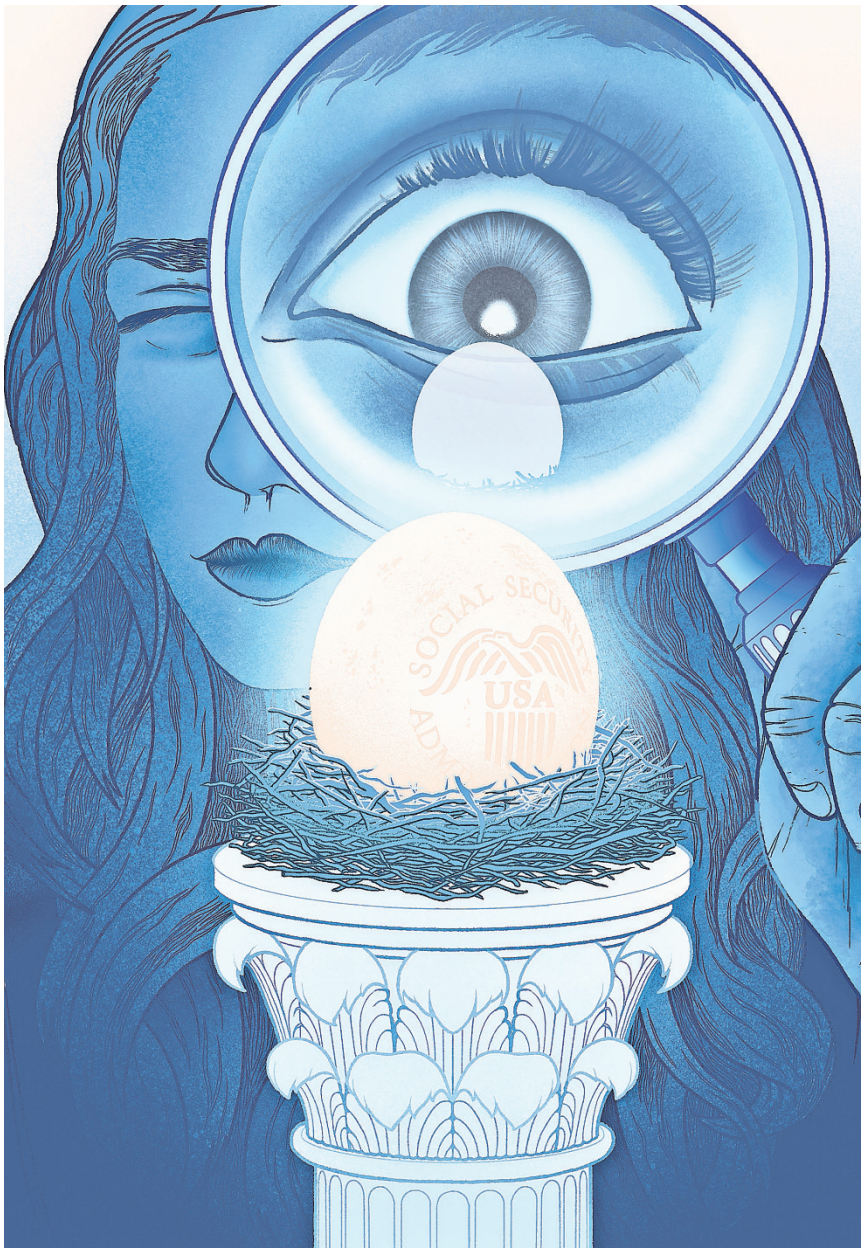
DECIDE WHETHER YOU'RE WILLING TO BECOME AN EMPLOYEE AGAIN Mr. Damsky recommends a backup plan that includes returning to work for a few years if the new business doesn't pan out.

DO THE MATH Remember, if you dip into a 401(k) before age 59½, you could owe taxes and penalties on the money, in addition to losing out on the potential investment interest gains you could have made by leaving the money there.

Claiming Social Security: Why You Should Wait

Experts answer questions and run the numbers for soon-to-be beneficiaries.

By Susan B. Garland



BEN KONKOL

FEW RETIREMENT ISSUES are as complex and controversial as Social Security and the strategies people can use to maximize their benefits.

An article The New York Times published in June on how women can make the most of Social Security generated many reader questions — some heated. It also provoked a pushback from some readers who disagreed with experts' advice that individuals should wait as long as possible to claim benefits.

Likely to add to the debate is a recent announcement that Social Security is expected to be insolvent a year earlier than previously projected. Congress is likely to step in, many experts say, and moves that beneficiaries make now to maximize their benefits will help no matter what happens.

As we address several of the questions, keep the Social Security basics in mind:

- You are entitled to a full benefit at full retirement age, which is 66 for someone born between 1943 and 1954. The full retirement age gradually rises to 67 for those born in 1960 or later.
- You can claim as early as 62, but the benefit will be reduced permanently by a certain percentage for each month a beneficiary claims before full retirement age. The benefit rises 8 percent for each year a beneficiary delays claiming between full retirement age and 70.
- A lower-earning spouse can collect a "spousal benefit" that is up to 50 percent of the higher earner's full retirement benefit. A widow or widower can collect up to 100 percent of the deceased spouse's benefit.

Now, let's get to some of the most-asked questions.

Why not claim early and invest the benefits in the markets?

This strategy is highly risky, said Elaine Floyd, the director of retirement and life planning with Horsesmouth, a New York company that trains financial advisers on Social Security strategies and other issues.

A beneficiary who goes the investment route, Ms. Floyd said, would need to reap "consistently high returns" and must be disciplined enough to sock away the money every month. And if the beneficiary is married and the higher earner dies first, the spouse would receive a relatively low survivor benefit.

Ms. Floyd offered a hypothetical beneficiary whose monthly Social Security benefit at full retirement age is $3,000. Say the beneficiary claimed a reduced benefit at 62 and invested the money, earning an inflation-adjusted return of 3 percent a year. By age 95, the cumulative benefits and investments would be roughly $278,000 lower than if the beneficiary had waited until 70 to claim the larger benefit.

"It's really an apples-to-oranges comparison," she said. "An 8 percent retirement credit and lifetime income from Social Security are the law, but investment returns are not that predictable."

Why not claim early, rather than draw down an I.R.A. and other savings?

It's conventional wisdom to delay tapping an individual retirement account, instead enabling it to grow tax deferred. Roughly 40 percent of beneficiaries claim reduced Social Security benefits at 62 or 63.

But many researchers say reversing the order — living on retirement savings in the early years and holding off on collecting benefits — is likely to increase monthly income over a lifetime.

One reason, experts say, is the roughly 77 percent boost in benefits a beneficiary receives by claiming at 70 rather than at 62.

Another is the difference in how I.R.A. withdrawals and Social Security benefits are taxed. Individuals pay the ordinary federal income tax rate on all I.R.A. withdrawals. But just 85 percent, 50 percent or none of their Social Security benefits are taxed.

The amount subject to tax depends on your "provisional income," which includes half of benefits and 100 percent of nonbenefit income. The more I.R.A. income, the more likely you are to pay at a higher marginal rate and be taxed 85 percent.

With this formula in mind, a new retiree should start I.R.A. withdrawals early, when

the marginal rate is likely lower, said Laurence Kotlikoff, an economics professor at Boston University.

By the time the beneficiary is 70 and starts claiming enhanced Social Security benefits, her I.R.A. withdrawals will be smaller because she drew down her assets for eight years, Dr. Kotlikoff said.

"Many if not most people should take I.R.A. withdrawals earlier than planned to stay out of a high tax bracket later and have less of their Social Security benefits hit by taxes," said Dr. Kotlikoff.

Consider a person who is due a $2,200 monthly Social Security benefit at full retirement age. Her $500,000 I.R.A. and $200,000 in other savings are expected to grow at an inflation-adjusted 2 percent a year.

Say she claims her benefit at 62 and waits until 72 to take her I.R.A. required minimum distributions. If she lives to 100, she would generate roughly $900,000 in discretionary income after paying for housing and other expenses, according to Dr. Kotlikoff's calculations. The income would come from benefits, I.R.A. earnings and retirement savings.

She would do better by drawing down her I.R.A. at 62 and starting benefits at 70. Because of a lower tax bite and higher benefits, "She would pocket, at no risk, an extra $163,000," Dr. Kotlikoff said.

Will my Social Security benefits be reduced if I work?

A worker who claims benefits before full retirement age may run into the "earnings limit," in which Social Security temporarily withholds $1 in benefits for every $2 in earnings above a certain amount — in 2021, the limit is $18,960.

A working widow who collects a survivor benefit could also face the earnings limit. A widow can claim a survivor benefit as young as 60, though her benefit will be reduced by claiming before full retirement age. If she is working and exceeds the earnings limit, part of those benefits will be withheld.

The earnings limit also applies to the spousal benefit claimed by a nonworking spouse if the other spouse is working and both are younger than full retirement age. Social Security withholds benefits on total household earnings that exceed the limit.

Withheld benefits are not lost forever, however. At the beneficiary's full retirement age, Social Security will adjust the monthly benefit upward to account for the withheld benefits.

Say a person is eligible for a benefit of $24,000 a year at full retirement age but claims at 62 and gets a reduced benefit of $16,800. If the beneficiary earns $25,000, the government will withhold $3,020 for the year, which is half of the earnings above the limit. At full retirement age, the beneficiary will continue to receive the reduced benefit of $16,800 but eventually will get the withheld money back in a higher benefit.

James Blair of Premier Social Security Consulting in Cincinnati said he advises working clients to balance the Social Security income they will receive by claiming early with the permanent reduction in benefits.

"If Social Security is withholding two or three checks, they will get paid for the majority of the year," said Mr. Blair, a former Social Security administrator. "If they're only getting two or three checks, it usually is better to wait to claim."

Can a person who is due a public pension also collect Social Security benefits?

Two rules could reduce benefits for people who are also entitled to a public pension on earnings not covered by Social Security.

One rule is the "windfall elimination provision" (known as the W.E.P.), which applies to people who worked at jobs covered by Social Security but also worked as noncovered government employees and are due a pension.

When it is time to claim benefits, many people are unprepared for these cuts, Mr. Blair said. Possible W.E.P.-related reductions are not reflected in the worker's Social Security statement, which shows the history of annual earnings and estimates of benefits for jobs covered by Social Security.

"You can have someone who looks at the Social Security statement and it shows a benefit of $1,000 at full retirement age," Mr. Blair said. But the individual — a teacher who is due a public pension, for example — may be surprised later if the benefit is much lower, he said.

"Many if not most people should take I.R.A. withdrawals earlier than planned to stay out of a higher tax bracket later and have less of their Social Security benefits hit by taxes."

In addition to W.E.P. reductions, a government pensioner who applies for a Social Security spousal or survivor benefit can face reductions. The "government pension offset" (G.P.O.) reduces those benefits by two-thirds of the government pension.

For example, widows and widowers are typically entitled to a survivor benefit that is 100 percent of their late spouse's benefit. But if a widow is receiving a monthly government pension of $2,000 and her late husband's Social Security benefit was $1,500, her survivor benefit would be reduced by $1,333 and she would collect $166, according to the Social Security Administration.

Mr. Blair said individuals who are eligible for a public pension and Social Security can estimate their benefits by running the numbers on the W.E.P. and G.P.O. calculators.

Pensioners are exempt from the W.E.P. offset if they paid into Social Security for 30 years or more in jobs with "substantial earnings" ($26,550 in 2021).

Older people who fall short of the 30 years could eliminate or reduce the W.E.P. impact by working more years at the substantial earnings level, even if they already started collecting benefits, Mr. Blair said.

Can a divorced woman who was married for more than 10 years claim a spousal benefit on her ex-husband's work record and then switch to her own retirement benefit?

Not any longer. The government eliminated a strategy that allowed a spouse or a divorced spouse to use a "restricted application" to file for a spousal benefit while letting her own retirement benefit grow. Now only people born before 1954 can do this.

Instead, when a spouse or divorced spouse files for benefits, the government will give her all the benefits she is eligible for — whether it is her retirement benefit or a spousal benefit, said William Reichenstein, a principal of Social Security Solutions, a company that helps individuals maximize their lifetime income.

A divorced spouse can file for a spousal benefit even if the ex-spouse has not yet claimed a benefit as long as both are at least 62 and are divorced for more than two years. A married spouse must wait until her spouse has filed.

But if the ex-spouse dies, the picture changes. The surviving ex-spouse can claim a survivor benefit as early as 60 and allow her retirement benefit to grow until as late as 70. Or she can claim her reduced retirement benefit early and switch to a higher survivor benefit at full retirement age.

"If you were married for 10 years, keep tabs on the ex," Ms. Floyd said. "Once he dies, that survivor benefit could be higher than your own."

Renee Turner, 37, has moved in to care for her grandmother, Nancy Canu, 92, who lives in Rochester Hills, Mich.

CYDNI ELLEDGE FOR THE NEW YORK TIMES

Tallying the Cost of Growing Older

Researchers have been studying how much care American adults will require as they age, and for how long.

By Paula Span

CYDNI ELLEDGE FOR THE NEW YORK TIMES

SAY YOU'RE A 65-year-old pondering what life might be like in 20 years.

You might get lucky, like Susan Green, a retired social worker. At 82, she enjoys hiking, golfing and cross-country skiing (although she has given up downhill) with her husband in Ketchum, Idaho. The only assistance they need: a weekly housekeeper.

Most older Americans, however, eventually need assistance. Nancy Canu's granddaughter, Renee Turner, moved into her home in Rochester Hills, Mich., five years ago to care for her. At 92, Ms. Canu takes multiple medications for heart failure, and joint pain makes it hard for her to walk more than a block, even with a walker. Ms. Turner, 37, has taken over household tasks.

She administers her grandmother's medications, drives her to doctors' appointments, hovers nearby when she showers and helps her up the stairs. If Ms. Turner, a wedding singer and massage therapist, has to be away for more than an hour or two, she recruits another relative to step in.

"It wasn't a question," Ms. Turner said. "I wanted to be here for her." Still, she added, "it's become my full-time job."

For years, researchers have tried to calculate what proportion of the aging population will need such extensive care. "Becoming frail and needing help with basic personal care is probably the greatest financial risk people face at older ages," said Richard Johnson, the economist who directs the Program on Retirement Policy at the Urban Institute.

A 2019 study he undertook for the federal Department of Health and Human Services, for example, found that over their lifetimes, about 70 percent of older adults will need help from family caregivers or paid aides or some combination, in their own homes or in long-term-care facilities. Other surveys have reported roughly similar results.

But such analyses often don't distinguish between short rehab stays, perhaps after a knee replacement, and the round-the-clock care required for people with dementia.

"Even if you need a lot of care, if it's for a short period, it's not that big a deal," said Alicia Munnell, an economist and director of the Center for Retirement Research at Boston College.

Recent work by Dr. Munnell and her colleagues explored those nuances. Using data from the federal Health and Retirement Study and other federal surveys, they looked at how much help older Americans will need and for how long.

Policy types perpetually lament Americans' inadequate retirement savings; only about half of the U.S. population will be able to maintain their standard of living after they stop working, according to a Boston College index. But retirees can also overestimate their need for care, lowering their quality of life with unnecessary scrimping.

Dr. Munnell's team assessed seniors' lifetime care needs as low, medium or high intensity, based on how many activities of daily living they needed assistance with. Then the researchers calculated how many older Americans would need help for short (up to a year) or medium durations (one to three years) or for longer than three years.

Their results: Seventeen percent of 65-year-olds will need no long-term care. Almost one-quarter will develop severe needs, requiring help for more than three years.

Most older people will fall between those poles, with 22 percent having only minimal needs. The largest group, 38 percent, can expect moderate needs.

Low-income people, who are less able to afford help but more likely to need it, might qualify for Medicaid, which pays for long-term care. But that could mean a nursing home, because Medicaid waiting lists for home care are years long in some states. A few people, about 10 percent, have bought private long-term-care insurance. Others will be left in a bind that financial planning can't really address.

"That's something insurance is designed to correct," Dr. Johnson said.

When the Affordable Care Act passed in 2010, it contained a measure called the Class Act, a voluntary long-term-care insurance program that never materialized. Critics feared an actuarial "death spiral": If only ailing workers enrolled, costs would soon outstrip premiums paid in.

To start a sustainable public insurance program for long-term care, "we'd have to make it mandatory," Dr. Johnson said. The payoff: "It would give people peace of mind."

Washington recently became the first state to establish such a program. Beginning next year, employees must contribute 0.58 percent of their earnings, or about $290 in annual premiums on a $50,000 salary. It's a modest program — starting in 2025, participants can receive up to $36,500 in benefits — but it's a start on the kind of safety net that the Netherlands, Germany and South Korea already provide. Illinois, Minnesota and Hawaii are also discussing long-term-care insurance, Dr. Johnson said.

Families still bear most of the burden for elder care. Ms. Canu's family hopes to keep her in the house where she has lived for 44 years. If she needed a home health aide or assisted living, she or her children would face monthly costs in the thousands.

"I wish all elderly people had someone like Renee to care for them," Ms. Canu said. "We have a happy life, in spite of all the things that happen."

A New Way to Partner: Share Lives, Not Homes

For some older adults, there's a wariness about letting romance lead to full-time caregiving.

By Francine Russo

ELIZABETH D. HERMAN FOR THE NEW YORK TIMES

Jill Spoon, 73, and John Backe, 74, are in a long-term relationship, but they live apart.

ABOUT THREE YEARS after she was widowed in 2016, the Chicago psychotherapist Linda Randall, then 78, felt her friendship with a widowed man turning romantic. She'd dated him in her 20s. In 2015, while her husband was alive, she'd reconnected with him as a friend. But now, considering romance with this man six years older gave her pause.

"He was not in great shape," she said. "He'd had two heart attacks and two stents. I thought a lot about what to do." He lived across the alley from her, and they spent most nights at her apartment. After dating for more than a year, they expressed mutual love. However, when he asked to move in with her, she said no. "He was hurt at first," she recalled, "but I said, 'I like my space, and we're different in how we live.'"

More than a year ago when he underwent surgery and needed recuperative care, Ms. Randall, heeding his wishes and using his funds, hired a live-in caregiver for him. Until he was well enough, the caregiver walked him over to her place. Now he manages on his own with his walker and spends weekends with her when his caregiver is off. Their intimacy continues.

With greater longevity, the doubling of the divorce rate since the 1990s for people over 50 and evolving social norms, older people are increasingly re-partnering in various forms.

These older adults are seeking (and finding) love, emotional support and an antidote to loneliness. But many older women fear that a romantic attachment in later life will shortly lead to full-time caregiving. As researchers study those who do partner, they find that increasing numbers are choosing a kind of relationship known as LAT, for "living apart together." These are long-term committed romantic relationships without sharing a home.

"A big attraction of LAT is to avoid the potential responsibility of being a full-time caregiver," said Ingrid Arnet Connidis, an emerita sociology professor at Western University in London, Ontario. "Women cared for their children, parents and spouse, and want to avoid getting into these traditional gender roles."

Jill Spoon, 73, and John Backe, 74, a LAT couple in New York City for nearly a decade, illustrate the complexity of this emotional bond. When Ms. Spoon, a retired administrator, and Mr. Backe, a retired pastor, met and fell in love, both were 64 and gave no thought to caregiving. Yet they opted to live in their own apartments, getting together about four times a week. Ms. Spoon, in particular, then working full time with an active social life, wanted to maintain her independence while enjoying their intimacy.

Three years later, the issue of caregiving arose when Mr. Backe had major heart surgery and needed several months of at-home convalescent care; he moved into her apartment for those months. Ms. Spoon said she coordinated care with his two "amazing daughters," backed up by a visiting nurse and friends, while she continued working. Neither wants the other to become their primary caregiver.

> Intimacy in later life, without giving up the independence.

"I'd want John to retain as vital a lifestyle as possible," she said, and he said he wants the same for her. She has no children but would rely on her long-term-care insurance to hire help. For her partner's care, she said, "I'd want to be involved enough because I care and love him, but not 24/7. I don't have the energy for that."

Remote Learning Isn't Just for Children

With an expanding array of virtual programs, adults are finding new opportunities for education and training.

By Kerry Hannon

JAMES YANG

DEB LIVINGSTON, A former business consultant, was always curious and eager to learn just about anything.

"When the pandemic hit, I was confined at home and found myself diving into online exploration," said Ms. Livingston, 61. She discovered GetSetUp, an interactive website that delivers virtual education to older adults.

Even former chief executives like Jeff Mihm, a Miami resident who led Noven Pharmaceuticals, sometimes need a new life direction.

After resigning from his corporate post, Mr. Mihm, 55, decided to go back to school, virtually, and enrolled in the University of Texas' Tower Fellows program in September. "I have a love of learning, and it was an opportunity to step back, study and explore," he said.

The internet has empowered adult learners by providing new online tools to ramp up education and training. "The need for workers to keep pace with fast-moving economic, cultural and technological changes, combined with longer careers, will add up to great swaths of adults who need to learn more than generations past — and faster than ever," said Luke Yoquinto, a research associate at the M.I.T. AgeLab and co-author of "Grasp: The Science Transforming How We Learn."

By 2034, the number of adults age 65 and older will outnumber those under the age of 18, according to the Census Bureau. "That growth of older age demographics will translate to new demand for enrichment in the form of digital education," Mr. Yoquinto said.

There are many outlets experimenting with ways to get a handle on the online adult education marketplace, including community colleges and universities, for-profit learning platforms, workshop providers and nonprofit organizations.

The new platforms are also opening doors to more adults. "There are already tons of people who, once upon a time, by dint of age or circumstance, wouldn't traditionally have gotten the chance to partake in education, but can now sign up for free online courses," Mr. Yoquinto said. Participants can choose a class without heading to campus or signing up for expensive degree programs.

Virtual learning has become "the great equalizer," said Gene O'Neill, the chief executive of the North American Veterinary Community, which provides continuing education for veterinarians. "Because of virtual learning, veterinary professionals everywhere, even in remote, undeveloped countries, can learn from the world's most renowned leaders and virtually participate in conferences," he said. "This puts learning on an equal platform for everyone regardless of geography, income or time constraints."

Ms. Livingston's goal was to improve her skills so she could become a paid teacher on the GetSetUp platform, which offers classes — all taught via Zoom by teachers older than 50 — on skills from professional development to technology, health, wellness and hobbies like photography. There are three membership levels, starting at free and topping out at $20 a month for unlimited access.

"The nature of work is changing," said Neil Dsouza, GetSetUp's chief executive and co-founder. "The traditional way of designing training and reskilling is a long, drawn-out program where you get a certificate or a degree. By the time you get that certificate, the skill is already outdated. We're changing that model."

Ms. Livingston, who lives in York, Pa., signed up to learn how to use Zoom to host classes, how to manage and lead an online class and how to teach Google Classrooms. "Seniors everywhere were in lockdown and were eager to learn and connect," she said.

In January 2021, Oasis, a nonprofit educational organization, launched Oasis Everywhere, with online classes on subjects from art to writing. Senior Planet, a unit of Older Adults Technology Services, or OATS, is a nonprofit resource for people 60 and older that offers courses and lectures.

OATS was founded in 2004 in New York City as a community-based project for older adults focused on tech education. Since then, it has expanded to other states, serving urban and rural communities. But in 2020 it was forced to pivot in response to the pandemic.

"We taught hundreds of in-person classes before the virus forced the closure of Senior Planet locations," said Tom Kamber, the founder and executive director.

Within weeks, his team launched a fully digital set of courses that have rapidly expanded its reach to its primary audience — a global community of anyone 60 and older.

While older adults are continuing to learn new skills, they also are starting new businesses. In 2019, research from the Kauffman Foundation, a nonpartisan group supporting entrepreneurship, found that more than 25 percent of new entrepreneurs were ages 55 to 64, up from about 15 percent in 1996.

Online courses are riding that start-up wave. GetSetUp, for example, offers courses on running an e-commerce marketplace, starting a business from home and building a website.

Other offerings for entrepreneurs include Blissen, a three-month virtual boot camp for entrepreneurs over 50, and the AARP Foundation's Work for Yourself @50+, which offers free webinars and workshops.

But all these online opportunities are not possible without access to the internet. "While there's a rising passion for knowledge, people are getting excluded from the educational process in this country because they're not online," Mr. Kamber said. Based on a research report OATS released in partnership with the Humana Foundation, nearly 22 million Americans over the age of 65 lack broadband access at home.

"The good news, though, is the level of sophistication of online education is increasing and more access is coming to rural communities," Mr. Kamber said. "It's a brave new world of learning for people, and that gives me hope."

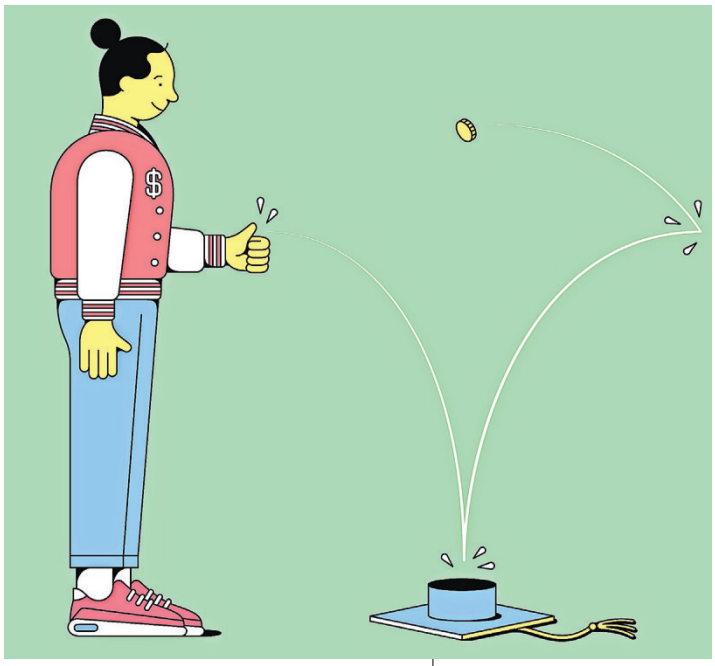
For Ms. Livingston, that means continuing to take and teach classes at GetSetUp.

"Learning at any stage of life is what stimulates creativity and joy," she said. "I love that I can help others keep their zest for life and help myself in the process."

Will That College Degree Pay Off?

A report measures the "return on investment" offered by various higher education programs.

By Ann Carrns



TILL LAUER

MOST FOUR-YEAR degrees pave the way for graduates to recoup the cost of their education relatively quickly, an analysis finds. But that's particularly true for some programs, while others may offer little economic advantage over a high school diploma.

The findings are part of a report on some 38,000 post-high school degree and certificate programs published by Third Way, a center-left public policy group. The report analyzed data collected for the federal Education Department's "College Scorecard" tool to measure the "return on investment" offered by higher education programs.

The report found that almost two-thirds of the 26,000 bachelor's degree programs in the study enabled a majority of their graduates to make enough money to recover their costs in 10 years or less after graduation.

Bachelor's degree programs are generally more expensive but are most likely to show at least some return on investment — meaning graduates earn enough to pay off their college costs reasonably quickly — for those who complete a degree, compared with two-year associate degrees or shorter certificate programs.

That's good news for students who completed bachelor's programs, said the report's author, Michael Itzkowitz, senior fellow for higher education at Third Way and a former director of the College Scorecard.

Certain fields, however — typically those in higher-paying fields like engineering or health care — are substantially more likely to lead to a speedier economic boost than fields like the arts, religion or biology.

All of the largest programs in electrical and communications engineering, for instance, allowed most of their graduates to recoup their educational investment in five years or less. But programs in some fields, like drama and dance, show no return on investment, the report found, meaning most of their graduates are earning less than a typical high school graduate.

It doesn't mean, Mr. Itzkowitz's report said, that programs with little economic return on investment provide no "societal value." But it does suggest that the economic return in certain fields may be "limited," perhaps because available jobs pay too little or offer unstable career opportunities.

Lisa Sohmer, an independent college consultant near St. Petersburg, Fla., said such findings needed to be kept in perspective. While a college education is an investment, she said, it pays off in ways that aren't strictly financial. Students are exposed to new ideas, she said, and learn about strengths and interests they didn't know they had.

The report found that most graduates of "the vast majority" of bachelor's programs, regardless of the field of study, were likely to earn more than if they hadn't enrolled.

Programs at public institutions offered the highest likelihood that graduates would be able to recoup their investment within five to 10 years, the report found.

Programs offered at for-profit colleges are the least likely to offer a good return on investment, the report found. Just 40 percent of for-profit programs show graduates recouping costs within 10 years, compared with 73 percent for public programs and 56 percent for private, nonprofit programs.

The cost of college is on the minds of students and families, particularly after many students attended class remotely because of the pandemic. Four in 10 high school students say cost is the "most important" factor in choosing where and how to pursue their college education, according to a survey released by Fidelity Investments.

While more than half of students said "getting a job in a field I'm passionate about" was their top goal in pursuing a college education, about half said they sought "a job that pays well enough to support me and my long-term goals."

Q & A

1

HOW MUCH DOES A FOUR-YEAR COLLEGE DEGREE COST THESE DAYS?

The average published cost of a four-year public university, including in-state tuition, fees, room and board, is now about $22,000 a year, according to the College Board. Average annual costs at four-year private, nonprofit colleges are well over twice that amount.

2

HOW DID THE REPORT MEASURE "RETURN ON INVESTMENT"?

The report estimated how long it takes to recover a student's net college costs, based on the earnings "premium" a student gains by attending college. Here's an example: If a student graduates with a degree in business and earns $15,000 more than the typical high school graduate in the state, the earnings premium is $15,000. If the degree cost $60,000, it would take four years to recoup the cost. If a majority of students who graduated from a program are able to recoup their costs in 10 years or less, the program is considered to offer a reasonable return on investment.

3

HOW SHOULD STUDENTS AND FAMILIES CONSIDER INFORMATION ON A PROGRAM'S "RETURN ON INVESTMENT"?

College consultants caution against choosing a course of study solely because of its potential salary. It's often difficult for high school juniors, for example, to know what areas or careers will interest them six years later (or longer, if they attend graduate school), said Jeff Levy, an independent educational consultant in Santa Monica, Calif. And exposure to new ideas and topics in college may spur interest in career paths that they don't yet know about, he said. "I would advise families to ignore the data," Mr. Levy said. "It's noise."

Investing Made Simple for Beginners and Everyone Else

To plan for a secure future, try this market strategy and outperform the professionals.

By Paul B. Brown

JULIO CESAR AGUILAR
AGENCE FRANCE-PRESSE — GETTY IMAGES

The "Fearless Girl" statue facing the New York Stock Exchange.

"I KNOW YOU may not believe me, but managing your money can be simple."

That's the way I began the conversation I had with each of my children when they got their first real jobs and had questions about retirement plans and how they were going to prepare for their financial futures.

Boiled down, it amounted to this:

Start with the essentials. Make sure you have three to six months of living expenses saved in case of an emergency, as well as the best insurance you can afford for your health and important possessions. Only then should you turn to investing.

Because stocks have outperformed bonds, cash equivalents (like certificates of deposit) and real estate over the long term, equities are where you want to have most of your money while you are young.

What percentage of your assets should be in stocks? Well, years ago, a common rule of thumb was: Subtract your age from 100 and that will give you the right number. So 30-year-olds were told to have 70 percent of their money in stocks. That figure was fairly conservative, and eventually some experts began saying subtract your age from 110.

But people are living longer, so my suggestion is to subtract your age from 120, which means if you are 30 now, 90 percent of your money should be in stocks.

Which stocks? To keep things simple, only invest in index funds. True, you will never outperform the market, since an index fund is intended to match a specific benchmark like the S&P 500. But since the majority of professional money managers don't beat the benchmarks they are judged against, you will actually outperform most pros. And in case you are wondering, yes, you can find diversified index funds that consider environmental, social and governance (E.S.G.) criteria.

If you buy a total stock market index fund, and just about all the major brokerage firms offer one, you will get exposure to the entire U.S. stock market. Your U.S.-based holdings will be diversified.

But you want to participate in growth outside the United States, too. So you need to buy a total international stock index fund as well. I would split the stock holdings this way: 80 percent in the total stock market fund and the rest in the international fund.

What about bonds?

The bond portion of your portfolio can be equally simple. Buy a total bond index fund. It will hold U.S. Treasuries and bonds of all durations — short, intermediate and long-term issues. And if you wanted to put 20 percent of your bond holdings in an international bond fund, it would be fine.

And that's it.

Each year, you can shift 1 percent of your money over to bonds and leave everything else alone. That means as you get older, more of your money will be in bonds. That will hedge the risk of a sudden fall in stock prices as you approach a time when you will need the money.

Now, an alternative to shifting the money yourself would be buying a target date fund, a mutual fund intended to meet an investor's needs at a specific future date — when they plan to retire, for example. The fund will automatically move you into more conservative investments over time.

Getting help

If you need help with complex financial issues — stock options, for example, if you are fortunate enough to be offered them — or simply to double-check your decisions, I would recommend a fee-only financial planner who charges by the hour and works as a fiduciary. Fee-only means they do not receive commissions on what they recommend, and fiduciary means they are obligated to act in your best interest.

I know it is weird, but unless they choose to be fiduciaries, brokers and financial planners are not obligated to work solely in your interest. They are only required to make recommendations in "your best interest," and that is not necessarily the same thing, especially if they are getting commissions on their recommendations.

If you find this confusing, ask the person you are considering hiring this question: "Will you be acting as a fiduciary 100 percent of the time?" If they say yes, have them put that in writing.

Finally, after hearing all of this, you may decide you don't want to bother managing your money.

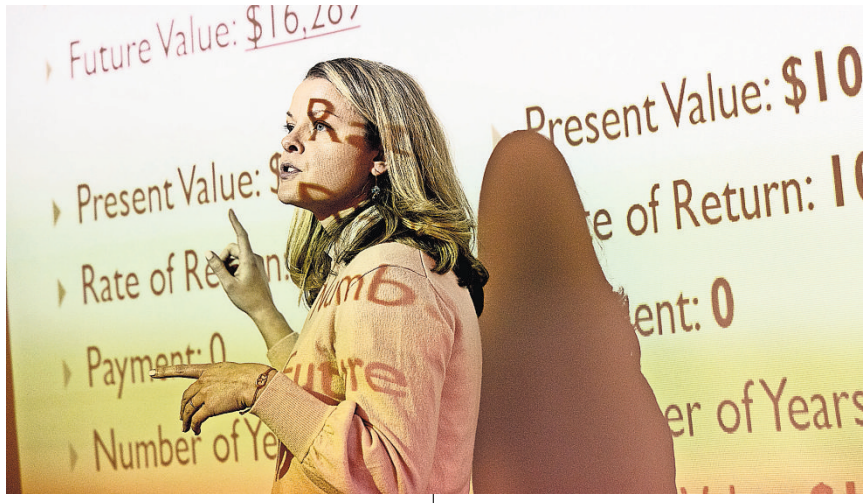
In that case, you can hire someone who does everything for you. If you go that route, again, you want a fee-only adviser who is a fiduciary. Generally, they will charge a percentage of the assets they manage. (Some won't take on a client unless they have $1 million or more to invest.) Their fees are typically somewhere around 1 percent of assets under management, but that may decrease as you give them more money to manage.

Unless you find yourself facing complicated financial situations, I don't think you need to hire someone to handle your money. But again, it's your money. You need to do what's best for you.

Here's a Hot Stock Tip: Invest More Like a Woman

Overconfidence is bad, and women are less likely to fall victim to it.

By Ron Lieber



ALLISON V. SMITH FOR THE NEW YORK TIMES

MERRILL WAS A GUY, and so was Lynch. Goldman? A dude, and Sachs as well. Charles Schwab is a man. Gordon Gekko was an alpha male. And Jordan Belfort, the Wolf of Wall Street? Total bro.

Real or imagined, our iconic investors are very, very male. But that's a mistake — because it turns out that women are often better at investing.

Fidelity offered up some recent evidence: Over a 10-year period, its female customers earned, on average, 0.4 percentage points more annually than their male counterparts. That may not seem like a lot, but over a few decades it can add up to tens of thousands of dollars or more.

"Invest like a woman is what you learn from this," said Lorna Kapusta, head of women investors and customer engagement at Fidelity.

This isn't the first time that researchers have found women to be the better investors. The surprising thing about this phenomenon, however, is that neither women nor men seem to be aware of it — and they end up depriving themselves of some lessons that might help both genders invest better.

Fidelity's analysis covered 5.2 million customer accounts, from 2011 to 2020. It looked at individual retirement accounts, 529 plans and basic brokerage accounts that individuals (not financial advisers) controlled, but not workplace accounts like 401(k)s. No strategies were excluded.

The source of women's superior returns is the way they trade. Or, rather, how they don't. Female Fidelity customers bought and sold half as much as male customers. Vanguard saw similar patterns over the same decade-long period when examining workplace retirement accounts that it manages; at least 50 percent more men traded in them than women did every year during that time.

This is very bad. In a now classic paper that appeared in The Journal of Finance in 2000, titled "Trading Is Hazardous to Your Wealth," two professors, Brad M. Barber and Terrance Odean, proved just that. From 1991 to 1996, individual investors who traded the most earned an annual return that was 6.5 percentage points worse than the overall performance of the stock market.

The following year, the two professors tackled trading and gender in a different paper called "Boys Will Be Boys." Sure, women traded more than they should too, and from 1991 to 1997, their trading reduced their net returns by 1.72 percentage points per year. But the even more frequent buying and selling that men engaged in caused them to take a 2.65 percentage point hit — more than twice the male underperformance that Fidelity found years later.

Why do men trade too much? Professors Barber and Odean chalked it up to overconfidence. And where does overconfidence come from? William J. Bernstein, a neurologist who turned his attention to investing years ago, points to testosterone.

The hormone causes problems for investors: It decreases fear, increases greed and very much contributes to overconfidence. "It does wonderful things for muscle mass and reflex time but doesn't do much for judgment," he said.

> "Women are socialized to be perfect, to know everything before we take a step. Men are more comfortable making decisions without knowing everything."

If you fear too little, you're more likely to get hit hard when markets fall, since you'll have too much money in the wrong kinds of investments. Similarly, too much greed can lead to too much risk. As for overconfidence, Mr. Bernstein, who is the author of books including "The Investor's Manifesto," suggests a test question: How certain am I of what I'm doing? "In finance, if you're certain of anything, you're out of your mind," he said.

Women, meanwhile, probably aren't as confident as they should be. In 2017, one of Fidelity's surveys showed that just 9 percent of women thought that they would outperform men as investors. Last year, only 14 percent of women said they knew a lot about saving and investing, and 33 percent felt confident making investment decisions.

How did we get here? Some of the answers are obvious, for women who are married to men at least: For a long time, many husbands simply seized control of everything to do with investing. It's hard to gain confidence with no experience.

To even attempt to invest is to make choices in the absence of complete information. But this can be hard for women, said Manisha Thakor, a financial planner and founder of MoneyZen, a consultant in Portland, Ore. "Women are socialized to be perfect, to know everything before we take a step," she said, pointing to a TED Talk that Reshma Saujani, founder of Girls Who Code, gave on the topic. "Men are more comfortable making decisions without knowing everything," she added.

Ms. Kapusta of Fidelity places some of the blame for underconfidence on the way that the financial services industry has talked about itself. "It's jargon," she said. "Alpha. Beta. Even the way new solutions are named. Roboadviser. What's a roboadviser?"

Investing should not involve weird words or be complicated, though. Buy a few funds that grab every stock or bond in a particular market segment, take a reasonable amount of risk given your investment goals and time horizon, and then leave the money alone until you need it.

Faith-Based Investing Is Gaining Traction

Following strategies based on theological beliefs can be as profitable as conventional plans.

By Paul Sullivan

CHRISTIE HEMM KLOK FOR THE NEW YORK TIMES

Faraz Ahmed said his financial goal was to balance his faith with investment returns. Mr. Ahmed with his family at their home in San Jose, California.

THE INTERSECTION OF faith and money can be complicated.

But investing by the tenets of your faith has become easier, and in many cases it's neither less profitable nor more risky than investing without a religious screen. There are Islamic exchange-traded funds and real estate investment trusts, Jewish venture capital funds and Catholic separately managed accounts.

And these strategies are not just attracting investors of the same faith. In some cases, people are choosing to participate in what they see as a solid investing strategy regardless of its religious tenets.

"In the past, clients would have been told that faith-based investing is a great way to lose money," said Jackie VanderBrug, head of sustainable and impact investing in the chief investment office at Bank of America. "We can say now that you don't have to give up risk-adjusted returns to invest this way."

In some ways, investing along faith-based lines isn't that much different from one religion to another. But some provide more guidance than others.

Islam has a governing body known as the Accounting and Auditing Organization for Islamic Financial Institutions that sets guidelines on how to invest in an Islamic-compliant way. For instance, investors are allowed to back a company only if it derives no more than 5 percent of its revenue from something that is prohibited, like the sale of alcohol.

Monem Salam, executive vice president and portfolio manager at Saturna Capital, which invests along Islamic principles, said he had two main criteria for making investments for Saturna's four funds.

One is to avoid any investment prohibited by Islam, which includes banks, insurance, tobacco, alcohol and pornography. But Mr. Salam said he also looked at the companies. So he can invest in Islamic banks, for instance, or in beverage makers like Monster, which may have been excluded under a broad screen.

He said he also looked for companies that did not have excessive debt, because debt is acceptable only in cases of necessity.

> "It's been very satisfying to adhere to my principles and feel like I'm not losing out."

Faraz Ahmed, head of the online help platform at Google, has worked in technology for most of his career. For years, his portfolio was almost entirely focused on stocks to avoid the Islamic prohibition against interest. These investments were permitted, but he said he worried that his portfolio was too risky.

"It's been very satisfying to adhere to my principles and feel like I'm not losing out," Mr. Ahmed said. "But being part of the Western finance system and being paid in dollars, you can't live without some exposure to things that are objectionable."

For Catholic investors, six principles laid out by the United States Council of Catholic Bishops require more interpretation.

There's agreement on protecting the environment and promoting corporate responsibility, but there's less consensus on investing in the so-called sin industries.

"We work with Catholic schools, hospitals and religious orders who are stricter about screening for gambling, tobacco and alcohol, even though the bishops don't say anything about it," said Jim Ryan, a financial adviser at Merrill Lynch.

"Individuals are concerned they're going to come across as too sanctimonious, or they want to do it and not even tell anyone," he added. "They say: 'I drink wine. I drink beer. Who am I kidding?'"

In both cases, Mr. Ryan said, he recommends that clients invest through separately managed accounts so they can follow their individual preferences.

"They should know that they can change their approach at any time, but they also can't just throw money in mutual funds and forget about it," he said.

Michael Wagner, a co-founder of Omnia Family Wealth, a wealth management firm, has volunteered with Jewish nonprofit organizations in the Miami area, where he lives. That experience, he said, prompted him to seek out investments for his clients that adhere to Jewish values of making the world better.

One is a new fund called J-Impact, which was created by J-Ventures, a technology venture capital fund that labels its approach a "capitalist kibbutz," for the Hebrew word for a communal settlement. What's different, Mr. Wagner said, is the communal style of decision making, which gives limited partners more of a voice in the investment decisions than usual.

"Being involved with the Jewish Federation has brought me great personal joy and satisfaction," Mr. Wagner said. "I'm bringing that part of my personal life into portfolio management and feeling that we're doing good in the world. Is it a uniquely Jewish view? I'm not sure it is. It's a uniquely human thing."

Early Investments Pay Big Dividends for Students

Child savings account programs set up by cities and states can help children pursue a path to higher education.

By Tara Siegel Bernard

JEENAH MOON FOR THE NEW YORK TIMES

Vaniqua Hudson-Figueroa's daughter, Mia Issabela, who is in fourth grade, has a college savings account in her name started by New York City.

KINDERGARTEN OFTEN BRINGS a flood of notices about events, school supplies and class photos. But when Vaniqua Hudson-Figueroa's daughter started at a public school in Queens, there was one that Ms. Hudson-Figueroa wasn't expecting: The city had opened a college savings account in her child's name — and it already had $100 in it.

For Ms. Hudson-Figueroa, the account opens up possibilities she didn't know she had when she was her daughter's age.

"When I was a kid, nobody spoke about college," she said. "There was nothing to talk about."

The account for her daughter, Mia Issabela, was started four years ago as part of a pilot program. Now New York City is opening the savings accounts for every public school kindergartner. Roughly 70,000 students are receiving a college savings account with $100 already invested and the potential to receive up to $200 more.

The establishment of a program by the largest school system in the country is the latest governmental endorsement of accounts meant to use modest investments to help set every child on the path to education beyond high school.

By the time the kindergartners are ready to graduate from high school, the average account is projected to be worth roughly $3,000 — hardly enough to cover books for a four-year degree, even today. But proponents say their value exceeds mere dollars: Researchers have suggested that even small sums in a dedicated college account can significantly increase a child's likelihood of pursuing higher education.

Ms. Hudson-Figueroa, a 29-year-old personal assistant and now the president of the P.T.A. at her daughter's school, said the account had sparked conversations about higher education that never happened for her. Her father died when she was 14, and her mother was unable to work after having several strokes.

"My daughter thinks about it all the time," said Ms. Hudson-Figueroa, who is pursuing a dual bachelor's and master's degree in education and psychology. "She knows she has money in there."

Child savings account programs — also known as child development accounts — have gained momentum over the past decade, with initiatives stretching from San Francisco to Maine, two of the earliest pioneers. The money is generally invested in state-run 529 college savings plans, where earnings grow tax-free over time. Withdrawals are free of income and capital gains taxes as long as the money is used for eligible expenses associated with higher education or career training.

State and local governments, as well as school districts and nonprofit groups, set up these programs intending them to become not only part of the classroom conversation, but also part of the community fabric. With the account infrastructure in place, it becomes easier for local groups, corporations and others to direct money to local students, experts said, particularly those with fewer resources.

"I certainly began my research thinking about how really small amounts of money can matter," said William Elliott III, a professor of social work at the University of Michigan who found that even modest accounts make a child three or four times as likely to pursue higher education. "But I don't want

"My daughter thinks about it all the time. She knows she has money in there."

to lose track of the fact that one of the really important things these kinds of programs do is they provide the infrastructure to transfer wealth to lower-income families."

Professor Elliott can relate. He grew up in poverty in Beaver Falls, Pa., dropped out of high school and can recall taking walks with his mother through more affluent neighborhoods where they fantasized about living someday. That helped them get through the day, he said, but it didn't give them any sense of tangible hope.

The accounts can, Professor Elliott said, by offering students and parents a sense of control. "They feel like they can change their destiny and their future," he said.

New York's program automatically enrolls all students regardless of their household financial or immigration status. Shortly after receiving news of their child's $100 account, families are encouraged to take a series of steps to earn more: Activate the account; open their own 529 account, link it to the scholarship account; and deposit at least $5 into their own. At each of those steps, they will earn up to $25.

After that, they will receive a dollar, up to $100, for every dollar saved from first through fifth grade. All money is invested in the NY 529 Direct Plan, in a basket of low-cost Vanguard mutual funds, which gradually become more conservative as high school graduation approaches. Students must use the scholarship money within 20 years of completing kindergarten; otherwise, it will be returned to the program to help future students.

For every public dollar invested, the city expects a return of $15 to $20, generated through philanthropy, family savings, scholarships and investment returns. The city said it would invest $15 million in the program through 2025.

In 2019, California, Colorado, Illinois and Nebraska passed legislation to create programs, and according to Prosperity Now, there were more than 922,000 children's savings accounts in 36 states at the end of 2020. That was up 30 percent from the previous year, with most growth driven by state and city-run programs with automatic enrollment, including Maine, Pennsylvania, Nevada and San Francisco.

Pennsylvania's Keystone Scholars program, created in 2018, is one of largest statewide programs, and automatically provides newborns with $100.

Devon Tiller's 6-month-old son, Ayvion, was one of them. Just a few months after he was born, Ms. Tiller, a single mother who has a second job as a material handler in a warehouse, received a letter explaining that a college account had been opened for her son, with materials on how she could also set up one of her own.

"I had talked to my mom about it, and she and I thought it would have been an amazing thing to get started for my son," said Ms. Tiller, 29, of Lancaster, who is also trying to open up an account for her 7-year-old daughter, Nevaeh.

Feeling unprepared after high school, Ms. Tiller struggled in community college and ultimately dropped out. "I know life is hard,"

"I know life is hard, and I don't want to see them struggle like I have to."

RACHEL WISNIEWSKI FOR THE NEW YORK TIMES

Devon Tiller says she wants her children to be better prepared for higher education than she was. With her daughter, Nevaeh, who is 7.

she said, "and I don't want to see them struggle like I have to."

Child savings accounts were conceived 30 years ago by Michael Sherraden, founder of the Center for Social Development at Washington University in St. Louis, who proposed creating accounts for all children at birth. Since 2007, he has been the lead investigator in an experiment tracking 2,700 newborns in Oklahoma randomly assigned to two groups: Half received $1,000 accounts at birth; the other received nothing. Many programs draw on the center's research, which has found that the accounts raise both the parents' and child's expectations about the child's future.

Thus far, the biggest beneficiaries of 529 accounts have been more-affluent families who open them on their own. There were 14.3 million 529 accounts totaling $437 billion in assets at the end of June, according to ISS Market Intelligence, a financial research and analytics firm.

But proponents believe that automatically starting accounts will help change that, and can ultimately contribute to narrowing the wealth gap; New York's so-called baby bonds program is just one part of a broader economic justice initiative.

In the pilot school district, certain students in the Astoria neighborhood living in public housing already have more than $1,500 in their accounts, thanks in part to scholarships raised through the tenant association.

A similar effort helped Ms. Hudson-Figueroa's daughter, now in fourth grade, raise her balance to more than $500. The Woodside Houses Resident Association helped raise $35,800 — roughly $218 each — for first through fourth graders at P.S. 151.

As the school's P.T.A. president, Ms. Hudson-Figueroa is now helping other parents, answering questions and guiding them through the steps they need to take to maximize the savings they're eligible for.

"The main question I get most of the time is, 'What do I have to do?'" she said. "And the best part of it is, I can tell them, 'Your child is already enrolled.'"

Farmland is Valuable, but Buying It Is Tricky

Arable acreage is scarce and demand for food is rising. Some investors see opportunity there.

By Tim Gray

ANGELO MERENDINO FOR THE NEW YORK TIMES

BILL GATES HAS bought enormous tracts of farmland. Warren E. Buffett acquired a 400-acre Nebraska farm in the ’80s that produced corn and soybeans, reasoning that this investment “had no downside and potentially had substantial upside.”

That logic may seem appealing. But can investors in mutual funds or exchange-traded funds follow the Gates and Buffett examples? Yes, but unless you buy fields or pastures of your own, only indirectly. No mutual fund or E.T.F exclusively owns land.

Instead, funds and E.T.F.s hold the stocks of agribusiness companies, like Deere & Company and Archer-Daniels-Midland, or buy futures contracts for commodities, like corn, soybeans and wheat.

The investment case for farmland — and thus for a fund that might proxy for it — boils down to two words: scarcity and necessity. The supply of arable land is limited — less than one-fifth of the acreage in the United States is suitable for farming — and food is essential.

> An acre of cropland has risen about 75 percent in price over 15 years.

Plus, farmland has increased in value over the long term. The U.S. Department of Agriculture says the average price of an

acre of U.S. cropland has risen about 75 percent over the last 15 years.

Among the funds and E.T.F.s investing exclusively in agricultural stocks, the oldest and largest is the VanEck Agribusiness E.T.F. It's an indexed offering that passively owns 54 stocks in businesses ranging from farming machinery to aquaculture.

It invests worldwide, but about 60 percent of its holdings are in the United States. It returned an annual average of 9.7 percent over the decade that ended last September.

Brandon Rakszawski, director of E.T.F. product development for VanEck, said the E.T.F. doesn't aim to replicate owning farmland but rather reflects the investment theme of "a growing population and the need to feed more and more people."

Because the fund holds stocks, its movements track the stock market: Its returns correlate about 90 percent with the S&P 500.

Farmland, in contrast, is barely correlated with the stock market, according to an analysis by Todd H. Kuethe, an agricultural economist at Purdue University. So owning farm acreage could add diversification to a stock portfolio, as the land value could zig when the market zagged.

Ben Johnson, director of global E.T.F. research for Morningstar, said he wasn't surprised that agricultural funds couldn't really replicate the investment benefits of land ownership.

Funds and E.T.F.s "give you exposure to a diverse basket of securities," he said. "But are those going to be well correlated with farmlands' values? In all likelihood not, because they're giving you exposure to producers' incomes, not the land they own."

A variety of investment vehicles own farmland or help finance it. These instruments can be riskier than broad-based funds because they're less diversified.

Several publicly traded real estate investment trusts (REITs) hold farmland. Paul A. Pittman, chairman and chief executive of Farmland Partners, a REIT based in Denver, said global trends — the scarcity of arable land and growing food demand — make his company's holdings valuable.

ANGELO MERENDINO FOR THE NEW YORK TIMES

No mutual fund or exchange-traded fund exclusively owns pastures or fields, so buying property is the easiest way to invest in farmland. Annie McCauley and her husband, Kirk, teamed up with friends to buy a farm in Uniontown, Ohio.

Farmland is like an "inflation-linked bond," he said. The rent paid by farmers produces a bondlike stream of cash, and those payments as well as the underlying value of the land have kept pace with inflation.

Mr. Pittman grew up in a farming family in Illinois and started buying land there while working as a lawyer and investment banker. He eventually rolled much of that property into Farmland Partners, which went public in 2014. Today, the REIT owns more than 150,000 acres in 16 states. Its shares returned an annual average of 5.2 percent over the last five years.

New online outfits have also arisen to expedite investment in farms. They cater to sophisticated investors, as they're not registered and regulated in the way that mutual funds and E.T.F.s are.

Like Mr. Pittman, Carter Malloy started his company, AcreTrader in Fayetteville, Ark., after buying farmland himself.

"It was hard to do and expensive," he said. "There's no Multiple Listing Service for farmland, and you need regional expertise."

He said AcreTrader aims to simplify purchases by assessing the farmland and letting people buy partial ownership of farms. "For us, the goal is to democratize the asset class and bring investment to rural areas."

Each AcreTrader deal has a minimum investment — recent minimums have ranged from $8,800 to $40,000 — and clients often buy into several, Mr. Malloy said

The most straightforward way to invest in farmland: Buy a property yourself.

Prices vary with size and location, but Professor Kuethe of Purdue said that $800,000 to $1 million might be typical. Buyers are often experienced farmers looking to expand, or people raised on or around farms.

Annie McCauley and her husband, Kirk, teamed up with close friends to buy a farm in Uniontown, Ohio, just down the road from their house. Ms. McCauley is a financial adviser with the Sequoia Financial Group in Akron, Ohio. She initially saw the purchase as an investment and assumed the land would be rented. But Mr. McCauley, a business owner whose family has an Ohio dairy farm, wanted to operate it.

The McCauleys and their two sons often spend weekends on the farm, planting, tending and harvesting soybeans, hay and alfalfa. That provides intangible benefits.

"The farm would've been cash-flow positive sooner if we'd rented the land to another farmer, as we wouldn't have had to invest in equipment — tractors, balers," Ms. McCauley said. "But that would've also diminished the joy that's come from farming it ourselves."

Going for Broke in Cryptoland

Disenchanted with the financial system, many are seeking a path to riches in the Wild West built around hype coins.

By David Segal

ILLUSTRATION BY ERIK CARTER

THEIR NAMES MAKE them sound delicious, like Cookie Coin. Or headed for outer space, like Pluto Coin. Or space-bound and delicious, like AstroCake, which was described this way: "Created 5 minutes ago. SAFE."

Hype coins, as they are known, sit squarely on the flashy, speculative end of the cryptocurrency business. Every day, dozens of them are created by developers promising fortunes to would-be investors. It usually ends poorly. The vast majority are worthless within a couple of weeks. The developers, on the other hand, can make tens of thousands of dollars, sometimes a lot more.

Despite this track record, hype coins have become the investment of choice for millions of people, most of them men in their 30s, or younger, and convinced that the economy writ large is rigged against them. Some are the same traders who have been leaping into stocks like GameStop and AMC Entertainment. To them, crypto is both a source of hope (in imminent riches) and fellowship (many coins have chats on Telegram, an encrypted messaging app, that can sound like faith-based support groups).

It is hard to think of another financial craze in which so many people poured so much into entities with so little intrinsic value. Few hype coins have any utility as currency. Many are minted in numbers in the trillions or quadrillions. From the outside, the hype coin party is a mystery.

To understand it, you have to join it. Which is surprisingly easy. You may have heard that Bitcoin, the granddaddy of crypto, is "mined" by power-gobbling supercomputers, a process that verges on the utterly incomprehensible. The whole process of making a hype coin is automated. What to call it, how many coins to make and so on are up to you.

So one day last May, I created my own cryptocurrency. I did it on a Zoom call with an excitable 36-year-old in Taiwan, Dan Arreola, who had posted a tutorial on YouTube about how to make, and promote, a "scam coin."

"The lowest cost to launch a token is $8," he said. That is if you use a site for the tech

savvy. For everyone else, there is Cointool. After a few minutes of tweaking, and about $300 in fees, I pressed a button. Instantly, 21 million coins were minted.

I christened them Idiot Coins. The name was the first of many "do not buy" signs to potential holders. I did not actually want this coin to soar in value. I wanted it to flop. The point was to demonstrate that creating a hype coin does not take expertise and that many are flimsy and dangerous.

Cryptoland is swarming with scammers. Estimates of losses are hard to come by, and range from hundreds of millions of dollars to $1 billion a year.

I had a website built, with a How to Buy section that warned against it. ("Step 1. Do not buy Idiot Coin.") I wrote an announcement for CryptoMoonShots, a Reddit page, where newly born crypto is unveiled. Usually, the coins are breathlessly promoted for their imminent moonward trajectory. I took a different tack. "Def NOT going to the moon!" my announcement read. "Might not get an inch off the ground!"

On July 2, I activated this contraption. Ideally, the level of enthusiasm would not exceed that of the person who left this message on the CryptoMoonShots announcement:

"My favorite all time Bollywood movie is 3 Idiots. So I'll buy 3 Idiot coins."

Not a Cop in Sight

The dream of instant riches has been around for as long as money. Only the source of the fortune changes. Gold, tulips and mortgage-backed securities have all taken a turn as the surefire investment vehicle of choice for investors in a hurry.

Now it is cryptocurrencies. The uninitiated may have the sense that a couple of dozen are out there. There are actually tens of thousands, according to a site called Token Sniffer. Many are now worthless, but dozens have market capitalizations above $1 billion, and they have won the affections of more than just investors on Reddit. For the first seven months of 2021, U.S. venture capitalists pumped $4.2 billion into at least 280 cryptocurrency deals, data collected by PitchBook shows.

> "You've got to look at inequality to understand why young people are buying into crypto. Especially after Covid, when the rich got even richer. These people feel like the financial system doesn't work for them."

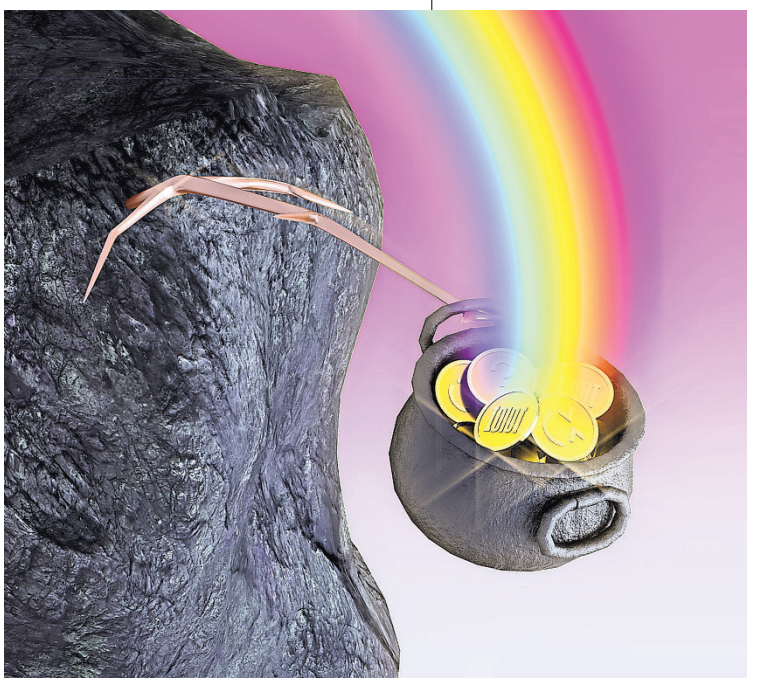


ILLUSTRATION BY ERIK CARTER

There have been a few breakout stars. Most notably, DogeCoin, which started last year by appreciating 14,000 percent in five months and had a market capitalization of $24 billion in December. Most hype coins, though, end in "rug pulls," a maneuver in which developers and their allies cash out their tokens as they peak amid a burst of carefully orchestrated advertising. The price plummets; trading ends.

From May to August, a downturn lopped about one-third off the value of the total cryptocurrency market, largely as a reaction to new restrictions that China imposed on its financial system. Many hype coins have dropped 90 percent. The true believers are bleeding but undaunted. The rise of crypto feels inevitable to them. Hype coins have elements of a spectator sport. There is a sense that the louder a coin's fans shout, the richer they will get.

Boosting a coin online is known as "shilling," and everyone in the cryptosphere knows people who shilled one night and were rich the next.

In the hours after the debut of a hype coin called Bonfire, on April 18, Jaishil Tolia, a 31-year-old dental student from England, had invested $30,000, largely because he liked the logo and the Telegram community. He and other holders then left pro-Bonfire tags all over the web. By the time Mr. Tolia woke the next day, his coins were worth $1.4 million.

But China's move against crypto would soon send the price of Bonfire into free fall. By June, it took about 7.7 million Bonfire coins to equal $1.

While brutal for Bonfire's early holders, infinitesimal prices are part of the appeal for many hype coin fans. If the price ever reached a penny, holders would be spectacularly rich. Unfortunately, the 1 cent mark is impossible, because staggering quantities of tokens are typically minted — 650 trillion in Bonfire's case. Were they worth a penny each, the market cap of Bonfire would exceed that of Apple and Amazon combined. Plus Walmart.

This is a hazard-filled path to wealth, and not just because of the ever-present threat of rug pulls. Cryptoland is often likened to the Wild West, but the Wild West had sheriffs, courts, the occasional posse. There is not a cop in sight in Cryptoland.

Friends and allies are essential. I met mine in March when I joined a WhatsApp thread of enthusiasts that is based in the London suburb of Chingford. Every day, about 200 people in The Crypto Crew, as it is called, trade tips and offer advice. They serve as a help desk to anyone stymied by the baffling architecture and terminology of

the crypto universe. They gloat when coins go up and urge patience when they go down.

Hype is other people

Several months ago, I happened across the Telegram account of FEG Token. More than 100 people were on its Telegram group voice chat one July afternoon. They were convinced that FEG would change the world. (Its offerings include a decentralized finance exchange, defi for short, said to be safer than others.)

FEG's price had plunged from its high in May. By early July, it took 148 million FEG coins to equal $1. Devotees were undeterred. It still had a market cap of $176 million, according to Coinmarketcap.com, with about 600,000 holders. Many on the chat remained excited. I introduced myself. After a brief verbal frisking, the group was friendly and happy to answer questions. Why invest in crypto?

A guy identified as Bogdan Danci spoke up. "I live in the Netherlands, and the banks, the whole centralized system crashed in 2008 and we lost a ton of money," he said. "Why should we pay for a bunch of gamblers in the banking system? Our whole nation got scammed. That's why I moved into this space."

Many here have the sense that inflation is eating away at fiat currency, and that the stock market is a dangerous bubble. Some believe that older generations have a death grip on the world's wealth. Crypto is an end run around that problem.

"You've got to look at inequality to understand why young people are buying into crypto," said Travis Kling of Ikigai, a crypto asset management firm in Austin, Texas. "Especially after Covid, when the rich got even richer. These people feel like the financial system doesn't work for them. Politicians are crooked. Big Tech takes your data. This is a recoil from all of that."

The more time you spend in a cryptocurrency chat the more it seems like a religious sect.

"Once you start seeing the potential of this project for the rest of the world," Mr. Danci told me, "you will want to start promoting it yourself because it is really game changing."

ILLUSTRATION BY ERIK CARTER

Minting a loser

Before making my hype coin, I needed to answer a question: Would doing so break the law? I consulted two lawyers who had expertise in the area: one in Manhattan, Philip Moustakis, and another in London, Dan Hyde, author of a book on international crypto law.

Both told me that coin creators could be sued by regulators. In the United States, the trouble would start if the coin met the legal definition of an "investment contract," which it would if it came with an expectation of profit and the profit resulted from the efforts of a promoter. The wisest course, the lawyers said, was to ensure that Idiot Coin was hopeless.

No problem. This coin would be a fiasco. I put seven million of the 21 million Idiot Coins up for sale on a defi exchange called BakerySwap. What were they worth? That was up to me. I lobbed $30 worth of a crypto called BNB into Idiot Coin's "liquidity pool." This is the money that buyers would use to swap their BNB for Idiot Coins. After every swap, the price of Idiot Coin would rise.

That was the theory. Most developers stake liquidity pools with $10,000 or more. By putting up such a tiny sum, I was all but dooming the coin.

Still, I wanted to go through the hype coin publicity motions. First, I made it appear as though a bunch of investors had already snapped up Idiot Coins, a charade made easy by Cointool.

Now I needed to pitch this loser to crypto buyers. That meant hiring a TikToker to post an Idiot Coin-exalting video. Through a site called Collabstr, I found Samuel Malki, who performs under the name Malki Means King and has five million followers. He raps while fanning himself with stacks of fake $100 bills. It is a parody of opulence.

I hired a web designer to build an Idiot Coin website. A Meet the Team section includes a photo of a bull terrier. The site also has a "White Paper." It is supposed to lay out exactly why investors need this coin. Mine implores investors to scram.

Finally, I wrote that deflating CryptoMoonShots birth announcement. On a website called Fiverr, I found someone known as Expert Troll to post the announcement for a fee.

In all, the coin and its artificial hoopla cost about $1,000.

Finally, on July 2, the CryptoMoonShots announcement went up. Mr. Malki posted his TikTok. Coinforidiots.com went live. Nothing happened. Or rather, almost nothing. Four people, or bots — it is hard to tell — bought a grand total of 73 Idiot Coins, yielding a small fraction of a penny in sales. It was a total bust, thankfully.

Nobody was financially harmed, but one group seemed disappointed.

I had hired yet another member of the web's gig economy, this one from Nigeria, to post links to the Idiot Coin Telegram account on social media. About 300 people from across the globe showed up. Many were confused. Others sounded like members of a flock in search of a preacher. They wanted an earful of the gospel of impending affluence.

"Why are you so pessimistic about this coin," someone named Dylan asked.

I was letting down these people by refusing to promise them riches.

"Should we buy or not!" asked Pro Developer_1.

Not, I replied.

Worried About Inflation? Here's One Strategy to Help.

The rise in prices has affected some government savings bonds, and that could benefit investors.

By Ann Carrns

STEFANI REYNOLDS FOR THE NEW YORK TIMES

RISING PRICES HAVE become a worry for many Americans. But inflation has also driven up rates on some government savings bonds, creating an opportunity for people seeking a safe haven for their cash.

New series I savings bonds, known as inflation bonds or I bonds, will earn a rate of 7.12 percent, according to the Treasury Department. The new inflation-based rate applies to I bonds issued from November 2021 through April, as well as to older I bonds that are still earning interest.

"It's a pretty good deal," said Stephen Biggs, chief investment officer at HC Financial Advisors in Lafayette, Calif., of the current rate on I bonds.

Savings bonds generally are low-risk investments, but I bonds' rate structure is complicated and there are drawbacks, like limits on how much you can buy and penalties if you cash them in early.

"While Series I bonds may sound really attractive at first glance, investors should carefully consider the complexities coupled with the cap on the purchase amounts before making an investment," said Kevin Shea, senior portfolio manager at Creative Planning, a wealth management firm in Overland Park, Kan.

The rate earned by inflation bonds, which were first issued in 1998, is made up of two parts: a base rate, fixed for the life of the bond; and a rate that varies based on inflation, as measured by the Consumer Price Index, which can reset every six months, in May and November. The Treasury Department applies a formula to combine those two rates into a "composite" rate.

For more than a year, the fixed rate on I bonds has been a disheartening zero. That means all of the interest earned on those I bonds comes from their variable inflation rate.

If the bonds' inflation rate were to fall, while the fixed rate stayed at zero, the rate paid on the bonds could be less attractive.

The composite rate for new bonds could even reach zero — although it's guaranteed to never go below that. So you'll at least get back your original investment when you redeem the bond, according to Treasury.

You won't owe state or local income taxes on the interest earned, but you will owe federal income tax — although you can wait until you redeem the bonds to pay it.

Inflation bonds pay interest for 30 years unless you redeem them earlier. You can redeem digital I bonds online and have the money deposited in your bank account. If you still hold paper bonds, you can redeem them at local banks.

To see what rate your bond is currently paying, check on TreasuryDirect, the website operated by the Bureau of the Fiscal Service, part of the Treasury Department.

There are two ways to buy bonds. The first is to purchase them at TreasuryDirect.gov. You'll need to establish an online account with a minimum deposit of $25 and link it to your bank account. You won't receive a paper bond; most new savings bonds are electronic and remain in your digital account.

You can buy up to $10,000 in digital I bonds per person, per year.

The second way is to buy I bonds at tax time with your federal income tax refund. You can buy up to $5,000 in bonds this way — the only way left to get paper savings bonds.

A couple filing a joint tax return can buy up to $25,000 a year — $10,000 each, plus an extra $5,000 at tax time. It's possible to buy more, by purchasing I bonds as gifts.

There are other caveats. You must hold the bond for at least 12 months before redeeming it. And keep in mind that if you redeem an I bond before five years, you'll owe a penalty worth the interest of the previous three months.

Q & A

1

IS THERE A MINIMUM PURCHASE AMOUNT?

Yes. The minimum purchase is $25 for electronic bonds and $50 for paper. To buy the bonds (unless you're using a tax refund), you'll need to create a Treasury Direct account and link it to your bank account. You can buy digital bonds in any amount, to the penny, as long as it's over $25. Paper bonds, bought at tax time, come in denominations of $50, $100, $200, $500 and $1,000.

2

HOW LONG DO I BONDS PAY INTEREST?

Savings bonds pay interest for 30 years. I Bonds were first issued in 1998, so the earliest bonds are still paying interest — some at rates as high as 7 percent, because the base rate was much higher two decades ago. So before redeeming older bonds, check their value.

3

ARE SERIES I SAVINGS BONDS THE SAME AS TREASURY INFLATION-PROTECTED SECURITIES, OR TIPS?

No. Inflation-protected securities also aim to guard against inflation, but they work differently from savings bonds. TIPS have much higher purchase limits and may be bought and sold on the secondary market, unlike I bonds, which are held by the owner until redeemed.

4

IS THE INTEREST ON I BONDS TAXABLE?

Interest on I bonds is exempt from state and local taxes. You will owe federal tax on the interest earned, but you don't have to pay it until you redeem the bond. And if you qualify based on your income, you may be able to avoid paying all or some of the federal tax on the interest if you use the cash from the bond to pay for college expenses.

QR Codes Are Here to Stay. So Is the Tracking They Allow.

A desire for touchless transactions has made the technology ubiquitous at restaurants and retail chains.

By Erin Woo

PHOTOGRAPHS BY ULYSSES ORTEGA FOR THE NEW YORK TIMES

WHEN PEOPLE ENTER Teeth, a bar in San Francisco's Mission neighborhood, the bouncer gives them options. They can order food and drinks at the bar, he says, or they can order via a QR code.

Each table at Teeth has a card emblazoned with the code, a pixelated black-and-white square. Customers simply scan it with their phone camera to open a website for the online menu. Then they can input their credit card information to pay, all without touching a paper menu or interacting with a server.

A scene like this was a rarity two years ago, but not anymore. "In 13 years of bar ownership in San Francisco, I've never seen a sea change like this that brought the majority of customers into a new behavior so quickly," said Ben Bleiman, Teeth's owner.

QR codes — essentially a kind of bar code that allows transactions to be touchless — have emerged as a permanent tech fixture from the coronavirus pandemic. Restaurants have adopted them en masse, retailers including CVS and Foot Locker have added them to checkout registers, and marketers have splashed them all over retail packaging, direct mail, billboards and TV advertisements.

But the spread of the codes has also let businesses integrate more tools for tracking, targeting and analytics, raising red flags for privacy experts. That's because QR codes can store digital information such as when, where and how often a scan occurs. They can also open an app or a website that then tracks people's personal information or requires them to input it.

As a result, QR codes have allowed some restaurants to build a database of their customers' order histories and contact information. At retail chains, people may soon be confronted by personalized offers and incentives marketed within QR code payment systems.

"People don't understand that when you use a QR code, it inserts the entire apparatus of online tracking between you and your meal," said Jay Stanley, a senior policy analyst at the American Civil Liberties

Union. “Suddenly your offline activity of sitting down for a meal has become part of the online advertising empire.”

QR codes may be new to many American shoppers, but they have been popular internationally for years. Invented in 1994 to streamline car manufacturing at a Japanese company, QR codes became widely used in China in recent years after being integrated into the AliPay and WeChat Pay digital payment apps.

In the United States, the technology was hampered by clumsy marketing, a lack of consumer understanding and the hassle of needing a special app to scan the codes, said Scott Stratten, who wrote the 2013 business book “QR Codes Kill Kittens” with his wife, Alison Stratten.

That has changed for two reasons, Mr. Stratten said. In 2017, he said, Apple made it possible for the cameras in iPhones to recognize QR codes, spreading the technology more widely. Then came the “pandemic, and it’s amazing what a pandemic can make us do,” he said.

Half of all full-service restaurant operators in the United States have added QR code menus since the start of the pandemic, according to the National Restaurant Association. In May 2020, PayPal introduced QR code payments and has since added them at CVS, Nike, Foot Locker and around one million small businesses. Square, another digital payments firm, rolled out a QR code ordering system for restaurants and retailers a few months later.

Businesses don’t want to give up the benefits that QR codes have brought to their bottom line, said Sharat Potharaju, the chief executive of the digital marketing company MobStac. Deals and special offers can be bundled with QR code systems and are easy to get in front of people when they look at their phones, he said. Businesses also can gather data on consumer spending patterns through QR codes.

“With traditional media, like a billboard or TV, you can estimate how many people may have seen it, but you don’t know how people actually interacted with it,” said Sarah Cucchiara, a senior vice president at BrandMuscle, a marketing firm that introduced a QR code menu product in 2020. “With QR codes, we can get reporting on those scans.”

Cheqout and Mr. Yum, two start-ups that sell technology for creating QR code menus at restaurants, also said the codes had brought advantages to businesses.

Restaurants that use QR code menus can save 30 percent to 50 percent on labor costs by reducing or eliminating the need for servers to take orders and collect payments, said Tom Sharon, a co-founder of Cheqout.

Digital menus also make it easier to persuade people to spend more with offers to add fries or substitute more expensive spirits in a cocktail, with photographs of menu items to make them more appealing, said Kim Teo, a Mr. Yum co-founder. Orders placed through the QR code menu also let Mr. Yum inform restaurants what items are selling, so they can add a menu section with the most popular items or highlight dishes they want to sell.

> “I’ve never seen a sea change like this that brought the majority of customers into a new behavior so quickly.”

Opposite page: Teeth, a bar in San Francisco, began using digital menus based on QR codes in August 2020. Left: equipment at Cheqout that tests the software for clients.

These increased digital abilities are what worry privacy experts. Mr. Yum, for instance, uses cookies in the digital menu to track a customer’s purchase history and gives restaurants access to that information, tied to the customer’s phone number and credit cards. It is piloting software in Australia so restaurants can offer people a “recommended to you” section based on their previous orders, Ms. Teo said.

QR codes “are an important first step toward making your experience in physical space outside of your home feel just like being tracked by Google on your screen,” said Lucy Bernholz, the director of Stanford University’s Digital Civil Society Lab.

Ms. Teo said that each restaurant’s customer data was available only to that establishment and that Mr. Yum did not use the information to reach out to customers. It also does not sell the data to third-party brokers, she said.

Cheqout collects only customers’ names, phone numbers and protected payment information, which it does not sell to third parties, Mr. Sharon said.

One evening at Teeth, customers shared mixed reviews of the QR code ordering system from Cheqout. Some said it was convenient, but added that they would prefer a traditional menu at a fine dining establishment.

“If you’re on a date and you’re whipping your phone out, it’s a distraction,” said Daniela Sernich, 29.

Jonathan Brooner-Contreras, 26, said that QR code ordering was convenient but that he feared the technology would put him out of his job as a bartender at a different bar in the neighborhood.

“It’s like if a factory replaced all of its workers with robots,” he said. “People depend on those 40 hours.”

Regardless of customers’ feelings, Mr. Bleiman said Cheqout’s data showed that about half of Teeth’s orders — and as much as 65 percent during televised sports games — were coming through the QR code system.

“They may not like it,” he said in a text message. “But they’re doing it!”

How to Support Small Businesses

Buying local if you can will make a significant impact.

By Elissa Sanci

SUPPORTING SMALL BUSINESSES doesn't have to be an all-or-nothing approach. Even shifting a tiny percentage of your shopping from big-box stores to mom-and-pop shops can have a big impact.

When you buy local, your money does much more for your community than it does when you shop at national chains. Three times more money returns to the local economy when you shop locally, while eating at locally owned restaurants brings in two times more money, according to a series of independent-business impact studies conducted by Civic Economics, a consulting firm for local businesses.

It's no surprise that the best way to support small businesses is to buy their goods and services. But you don't always have to spend cash in order to show your support. Here's how you can help the hardworking members of your community every day of the year.

Think local first

"You're not going to be able to buy a hundred percent local every time," says Bill Brunelle, co-founder of Independent We Stand, an organization that provides free marketing support to thousands of small businesses across the country. "But if you shift 20 or even 10 percent of your shopping to local, you're going to make a significant impact on that business."

"See if the item you want is available at a local shop before purchasing at a big-box store," said Sarah Artz, a small-business owner.

Independent We Stand's Locals Only search engine can help you find retailers in your area. The American Independent Business Alliance also shares information on where to find local businesses across the country. Your local chamber of commerce website can be a good resource, too, because such organizations typically have lists of small businesses in the area.

Spread the word

Don't just shop local—tell your family and friends, too. "You can easily support other small, local businesses by spreading the word about them to your friends and family," said Mollie Cook, director of marketing for Molly's Spirits, an independently owned liquor store in Denver. "Word of mouth is still the best form of marketing!"

Engage with small businesses online

Each time you post about a local business or share its posts, you're helping to bolster its social media presence, which can lead to more followers, likes, shares, and — most important — sales for that company.

"There's very little organic growth on Facebook," Mr. Brunelle said. "You often have to buy your engagement, and money's been really tight" for most small businesses during the pandemic.

Attend events hosted in your neighborhood

Farmers markets, street fairs, and fundraising events all offer the opportunity to connect with local vendors and learn more about the businesses in your area. Many businesses also hold events of their own. For instance, some local bookstores host book readings and workshops, while many neighborhood coffee shops host open-mic nights.

Other local sellers, like Vanessa Raptopoulos, owner of the New York–based neighborhood gift shop Awesome Brooklyn, try to engage their customers with events that bring awareness to local issues.

Review your experience

"Reviews are extremely important, but we're not asking people to just give a good review" because the business is locally owned, Mr. Brunelle said, adding that folks should leave positive reviews only if they've received great service. "Give them a shoutout. Now's the time that they really need it—I know things are opening up, but there's still a lot of businesses hurting out there."

Cut small retailers a break

Many small businesses are facing the backlash from what Ms. Cook calls "the Amazon effect." Shoppers have come to expect speed and convenience from their shopping experiences, and most small businesses can't keep up.

Ms. Artz wants her customers to understand that small businesses "simply can't do the same things that big chain stores do, like offer free shipping or returns."

Mr. Brunelle reiterates that many independent shops and restaurants are still struggling to recover from pandemic-related staffing issues, which can slow down business. "Show a little patience," he said. "Don't write a nasty review because you waited a while at a restaurant."

Shop through platforms that connect you with small businesses

Whether you're looking for handmade jewelry, new artwork, or decorative pottery, Etsy is a great place to buy directly from creators. Storenvy, which specializes in small independent brands, is another marketplace that allows shoppers to buy anything from jewelry to electronics directly from local sellers. Bookshop offers an easy way to shop for books online while simultaneously supporting independent bookstores directly.

Use your credit card

American Express created Small Business Saturday in 2010 and sometimes offers rewards to its credit card holders as an incentive for them to shop small; the company has also provided cardholders with a handy, searchable small-business map. Check to see if your credit card providers offer similar programs. Just keep in mind that Amex's merchant fees to the retailer are often higher than other credit card fees.

ANDREW SPEAR FOR THE NEW YORK TIMES

Farmers markets and street fairs give shoppers a chance to connect with local vendors.

The True Cost of Upgrading Your Phone Every Year

Buying a $1,000 iPhone could be equivalent to giving up $17,000 in retirement savings.

By Brian X. Chen

GLENN HARVEY

LET'S TALK ABOUT buying an iPhone for $1,000. Tim Cook, Apple's chief executive, has compared this price to buying a cup of coffee a day over a year. No big deal, right?

But some financial advisers see this differently. By some estimates, an investment of $1,000 in a retirement account today would balloon to about $17,000 in 30 years.

In other words, $700 to $1,000 — the price range of modern smartphones — is a big purchase. Less than half of American adults have enough savings set aside to cover three months of emergency expenses, according to the Pew Research Center. Yet one in five people surveyed by the financial website WalletHub thought a new phone was worth going into debt for.

Tech companies fairly argue that our smartphones are our most powerful tools for work and play and thus worth every penny. But they also play numbers games to downplay the costs of a new phone. Samsung, for example, has said the price of its new Galaxy phone is $200 — but that's only if you trade in a year-old phone for credit toward the new one. The true price is $800.

The irony of Mr. Cook's coffee analogy isn't lost on Suze Orman, the financial adviser who once famously equated people's coffee habits to "peeing $1 million down the drain." The seemingly small amount of money that people mindlessly spend on java — and now phone upgrades — could be a path to poverty, she said.

"Do you need a new one every single year?" asked Ms. Orman, who hosts the "Women and Money" podcast. "Absolutely not. It's just a ridiculous waste of money."

Apple and Samsung didn't immediately respond to requests for comment.

So what's the true cost of a phone upgrade? Let's look at the math.

Flipsy, a company that buys and sells used phones, published an analysis last year arguing it's smart to buy a new iPhone every year. Here was its breakdown:

- The iPhone 12 cost $799 in 2020. It's now worth $460 if you trade it in to defray the cost of a new phone. The newest iPhones, the iPhone 13, also cost $799. So if you traded in your iPhone 12, the iPhone 13 would cost $339. At this rate, if you bought an iPhone every year for four years, including the original $799, the net total would be $1,816.
- If you waited three years for the iPhone 15, your iPhone 12's trade-in value would diminish to about $200. Trade it in and the cost of the iPhone 13 would be $599. Add in the original $799 and your net cost over four years would be $1,398.

In summary, upgrading annually over three years costs $418 more, or roughly $12 a month, compared with upgrading every three years, Flipsy said.

Framed this way, it may sound like a bargain to get a new phone every year as opposed to every few years. But plugging these numbers into a financial calculator tells a different story.

If you put $12 a month into a retirement account that has an average annual rate of return of 10 percent, that amount would turn into $25,161 over 30 years, according to Ms. Orman's savings calculator.

> "Do you need one every single year? Absolutely not."

Ms. Orman compared the trade-in quandary to buying cars. Car manufacturers could argue that the diminishing trade-in value of your car should compel you to buy a new one regularly — but don't fall for it.

"I love my car, and I don't care that the value goes down," she said. "Think of the 11 years I have saved money not having car payments, or trading it in and spending more money to get another car."

Doug Boneparth, the president of Bone Fide Wealth, made a counterpoint. For people who have plenty of cash and are aware of the impacts of their spending, upgrading phones could be inconsequential to their overall savings compared with expenses like housing — and if phones make them happy, go for it. He said he sets aside cash every year to buy a new iPhone.

"Personal finance is quite personal," Mr. Boneparth said.

Ms. Orman cautioned that for most people who didn't have as much money in the bank, especially those in debt, the effects of a phone upgrade could snowball. A $1,000 phone charged to a credit card could turn into $3,000 with interest by the time it's paid off, she said. More debt could also affect your credit score, making it harder to buy or rent a home.

"If you think a phone is worth going into debt for, then, oh my God, you've now just set yourself up for always being in debt," she said. "The truth of the matter is there's nothing other than a medical expense worth going into debt for."

Upgrading? Here's What You Can Do With an Old Mobile Device

Before you retire that smartphone or tablet to the bottom of a drawer, there are ways to get more life out of it around the house.

By J.D. Biersdorfer

With a Wi-Fi connection, an old iPad can find new life as an extra TV. App stores contain a mix of official apps (like the Roku software, shown below) and third-party options to remotely control smart appliances and streaming TV devices.

J.D. BIERSDORFER

UPGRADING YOUR SMARTPHONE or tablet will leave you with a decision: What to do with your old device?

Trading in, donating or recycling retired gear are all popular options, as is passing on a serviceable phone to a family member sharing your wireless-carrier account. But you have countless other ways to get more productive use from outdated hardware, without putting a lot of money into it.

Make a Media Machine

If you subscribe to a TV provider or streaming service, your old phone or tablet can step up. Just download your TV provider's app (like Spectrum cable or Verizon Fios) or your separate service (Amazon Prime Video, Disney+, Fubo.tv, Netflix or whatever) and log into your account. Prop up the device near an outlet so it can run on electrical power while you watch, since chances are good the old device has a worn-out battery.

Likewise, parking your old phone in a speaker cradle that also charges gives you a bookshelf sound system for music and podcasts. Or you can keep the phone connected to its charger and stream music to a nearby wireless Bluetooth speaker.

And even if they have to stay tethered to a charger, old tablets also make good dedicated e-book readers or digital picture frames for photo slide shows.

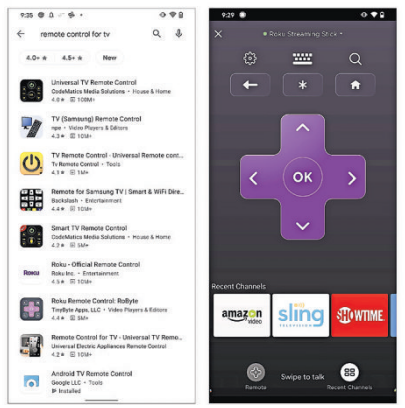
Control Your World

Smart home appliances, music libraries, internet-connected televisions — so many things can be controlled by apps these days, so why not convert your old phone or tablet into an all-purpose universal remote? Third-party remote apps abound, but many tech companies (Amazon, Apple, Google, LG Electronics, Roku and Samsung, to name a few) have their own programs. Just take a stroll through your app store for software that matches up with your hardware.

Get Your Game On

Depending on the processor and battery state, dedicating your old device to the pursuit of gaming is another way to give it extra life. Wiping off all the old data to start afresh gives you more room to download and store new games.

Playing old games on old phones may have nostalgic appeal, and you can find many classics converted for mobile play in the app stores. And you're not limited to stand-alone games. Subscription services like Apple Arcade and Google's Stadia can run on many mobile devices, and you can beam your games to the big screen if you're using the Google Chromecast game mode or the AirPlay technology that Apple devices use to share the screen on Apple TV.



GOOGLE; ROKU

Entertain and Educate

If you've decided that your child can handle a hand-me-down phone or tablet for games and educational apps, do a little bit of setup to protect both of you.

Erase your personal information first. Next, create an account for the child and configure the parental controls for screen time, app purchases and internet access; operating systems for Amazon, Android, Apple and Samsung all include similar parental control settings.

If the phone still has a functional camera (and can still hold a charge), you can also use it to teach the fundamentals of photography. Loading up the child's app store account with a prepaid app-store gift card can impart money-management skills. And if the device's old battery conks out after an hour, you can teach time management.

In a Group, But Still Going Alone

More women are looking for company when they travel, and for someone else to handle the details.

By Debra Kamin

ALLISON VU

AFTER SHEILA KATZ'S husband died of a degenerative nervous system disorder last April, she knew she had to get away. But her husband had been her travel partner, and without him, she was hesitant to travel alone. The pandemic's ever-shifting travel regulations were intimidating as well. So Ms. Katz, 45, did something she'd never done before: She joined a group tour.

"I wanted to not be totally alone, but also to be able to do my own thing when I wanted," she said.

Solo travelers like Ms. Katz are joining guided tours at unprecedented rates, say tour organizers, with some companies reporting single bookings up 300 percent over those from couples, families or clusters of friends. The majority of these lone travelers have never taken a group trip before. After years of planning their own trips and traveling solo or with a partner, the pandemic — with its months of isolation and travel rules for testing, masks and vaccination — has pushed them to change their ways.

"Had it not been a pandemic, I probably would have just gone to lie on a Caribbean beach for seven days," Ms. Katz said.

'Even solo travelers want to travel with people sometimes'

The National Tour Association, a professional organization for tour operators, said the group travel industry as a whole has yet to recover from the pandemic's blow to its business.

"Half of our tour operators don't expect their company to outperform 2019 metrics until 2023," said Bob Rouse, N.T.A.'s vice president of communication.

But even before the pandemic, group travel was gaining a foothold among two key demographics: women and millennials. Travel companies catering specifically to women have increased by 230 percent over the past six years, while a flurry of new travel start-ups have grown by marketing to those born after 1980.

"Even solo travelers want to travel with people sometimes, especially people who they have something in common with," said Amanda Black, the founder of The Solo Female Traveler Network, where women can book individual tickets for group trips across the globe. Ms. Black, 35, restarted her tours last May, after shutting down at the start of the pandemic, and said bookings had been steadily climbing.

After months of isolation, it seems, many women miss socializing.

"I live alone, so, it's been a lot of alone time," said Jes Maxfield, 34, a client service manager in Boston who booked a trip to Greece with FTLO Travel in August. The group included eight women and one man, and the man broke his foot on the second day and had to fly home. By the end of the trip, a sisterhood had emerged. "It was really nice to meet so many similar, like-minded women, and to share a beautiful place with them," she said.

The idea of safety in numbers also plays a part. "To hike through the woods by myself isn't exactly the safest thing to do," said Emily Cardona, 36, a New Yorker who has taken outdoor group trips with Outer There, a New York City-based tour company.

The millennial connection

"It's almost as if the difficulties of traveling during the pandemic have helped millennials get over the idea that group tours aren't cool," said Tara Cappel, the founder and chief executive of FTLO Travel, where bookings for 2022 are up 225 percent over 2019. FTLO caters to 20- and 30-somethings, and first-time customers — many of them joining solo — now comprise 82 percent of those bookings; 75 percent of travelers booking for 2022 are women.

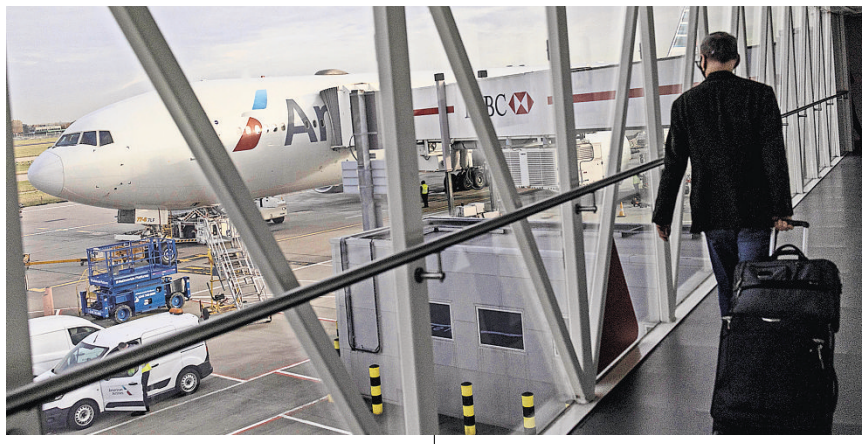
In many cases, the shift to millennial-focused marketing is redefining the idea of what it means to travel on an organized tour in the first place.

"It was really intimate, and we kind of just looked like some friends who were travel-

Frequent Flier Programs Are Changing

In an era of climate change and virus concerns, it's challenging to keep customers loyal.

By Julie Weed



CARLOS BARRIA/REUTERS

ing," said Autumn Lewis, an attorney in Los Angeles who took her first-ever group tour, a trip to Greece run by Tripsha, in July. "It's not like you're having an experience where you just follow the guy with the umbrella."

At Devour Tours, which runs culinary walking tours across Europe, 22 percent of bookings last summer were for just one person, which is more than double what it was during the same period in 2019.

Overseas Adventure Travel (O.A.T.), which offers small group tours for travelers age 50 and above, has seen an uptick of 7 percent in the percentage of solo bookings since the beginning of the pandemic. Eighty-five percent of the solo travelers have been women.

The new allure of organized travel

"If there's one thing the pandemic has shown us, it's that the value of tour operators has increased tenfold," said Terry Dale, president and chief executive of the United States Tour Operators Association.

Like travel agents, who are also enjoying a resurgence in popularity, much of that value comes when a traveler can delegate the pandemic mental load: Which vaccine card is valid? On which day do I need to take my P.C.R. test?

But after months of isolation, the group tour's strongest draw may be its most obvious: It comes with a built-in community.

"Women who have been booking tours with us have definitely been doing so because they want someone who can navigate the Covid restrictions. But there are a number of other motivations," said Meg Jerrard, co-founder of Solo Female Travelers, which runs small group tours for women. Safety is a major concern, she said, and "the stigma of being alone is another key motivator."

Ms. Katz had expected that for some meals on her tour, people would go off and do their own thing. She was wrong.

"Our tour guides had to go out of their way because we all wanted to have all of our meals together," she said. "I think we were all just so thankful to not be in our living rooms, staring at the wall."

THE PANDEMIC MADE an oxymoron of the term "frequent flier," as the number of airline passengers plummeted in the early days of the lockdown. Leisure travel has recovered somewhat, but the more lucrative business travel market is still way off.

It's a challenging time to keep fliers loyal. Many are not traveling because of coronavirus concerns, and those who are can be enticed to try out other airlines because they are not flying enough to earn status. Others may be disenchanted with airline loyalty programs, which, in the years leading up to the pandemic, had made upgrades and free tickets more elusive.

In the meantime, airlines are also facing pressure on the climate front, and while evidence suggests loyalty programs aren't large contributors to climate change, they do encourage flying, which feels out of step with the current moment.

Here are some ways airlines are changing their loyalty programs.

Making it easier to stick with the program

Over the past 20 months, each airline has taken a different approach to hanging on to its biggest spenders, but their goal is the same: to make it easier for customers who have achieved status to keep it. Alaska Airlines, for example, gave a 50 percent mileage bonus to its customers for all flights they took in 2021. United Airlines has lowered the required number of flights and spending needed to get to each level of its loyalty program.

American Airlines reduced its minimum requirements for 2021 and is simplifying its AAdvantage program so that branded credit card spending and flights will contribute to a single sum of "Loyalty Points," rather than asking fliers to reach separate spending and flying thresholds.

Delta Air Lines is extending all frequent fliers' status an additional year, through January 2023 and counting any miles flown in 2021 or 2022 toward status in 2023.

Earning and spending points on the ground

All major airlines offer branded credit cards that allow customers to accrue points or miles that can be used to buy flights, and during the pandemic, they have continued the practice of dangling tens of thousands of points as incentives to buy in.

"Branded credit cards are of extreme importance to airlines" both as sources of revenue and because they increase interactions between the brand and the customer, said Alex Miller, the founder of the travel blog Upgraded Points.

As consumers shifted their spending in response to pandemic conditions, airlines followed with special offers linked to their branded credit cards. When lockdowns started lifting, for example, Alaska offered promotional bonus miles on restaurant spending. Points earned can be redeemed for things like rental cars and hotels.

Partnering with other companies offers "quick wins to keep customers interested," said Gilbert Ott, founder of the travel blog God Save The Points.

So in addition to awarding status to a flier who racks up tens of thousands of points or dollars spent, airlines are rewarding customers more frequently for specific actions, Mr. Ott said.

Mileage runs and climate change

Aviation contributes to global climate change, and to help combat it, the major U.S. airlines, along with other companies, like FedEx and UPS, have announced that they are committed to achieving net-zero carbon emissions by 2050. Changing frequent flier programs to de-emphasize the number of miles flown is one way to discourage unnecessary flights.

That change in focus dovetails with a trend set in motion before the pandemic: American, United and Delta had begun rewarding program members based on a combination of their yearly spending and their flights, rather than just flights.

Rejiggering incentives can help squelch the practice of taking an unnecessary flight at the end of the year, a so-called "mileage run," just to make it to a status threshold.

Airlines must examine what travelers need now, said Dr. John Niser, director of the International School of Hospitality, Sports, and Tourism Management at Fairleigh Dickinson University. What new offerings might their fliers value? How can they show customers that they are trying to minimize their environmental impact? The industry is going to have to look beyond just updating their loyalty programs, he said, to succeed in the new normal.

Luxury's Gray Market Is Emerging From the Shadows

New dealers able to offer steep discounts on the latest styles are becoming a disruptive force in the fashion industry.

By Elizabeth Paton

VALERIO MEZZANOTTI FOR THE NEW YORK TIMES

IMAGINE YOU ARE hunting online for a pair of square-toed slides from Bottega Veneta, one of the most-hyped luxury brands of the moment. A new season pair can cost more than $550 from the brand's website, an old-guard department store like Neiman Marcus or a newer e-commerce player like Net-a-Porter.

But what if you chose to buy from Cettire, a website offering discounts of up to 30 percent on the latest fashion styles? You would be a player in the multibillion-dollar luxury "gray" market, a fast-growing sales sector.

Unlike the illegal counterfeit goods often found on the black market, the gray market sells authentic luxury products — but at a significant discount, usually between 15 and 35 percent, and with no contact with the brands. Through a practice sometimes known as parallel importing, gray market sellers tend to take advantage of the varying pricing strategies and taxation requirements for luxury products across different regions in order to get certain hot products to those who want them for less.

One of the best-known examples are daigous, or purchasing agents who cater to Chinese demand for foreign goods, particularly luxury wares. Daigous buy products in a region outside China where an item is cheaper, then mail them or travel back to China with the goods to sell them for profit.

The price differences between markets can be striking. According to research recently published by Money.co.uk, a customer in Europe will pay a little over $2,800 for an Yves Saint Laurent sac de jour, but the same bag will cost more than $3,700 in South Korea. A shopper can purchase a white Fendi canvas baguette bag for roughly $2,620 in continental Europe. That same item will cost about $3,350 if bought in mainland China.

Taking advantage of such disparities has become big business. Last year, the gray market was estimated to be worth up to 8 percent of the $257 billion personal luxury goods market, said Luca Solca, an analyst at the research firm Sanford C. Bernstein.

"Traditionally, plenty of luxury brands either turned a blind eye to or even indulged in sales from the gray market as it meant quick cash and a chance to beautify their reported numbers from wholesale retail partners, especially on non-moving or excess stock," Mr. Solca said. "But in recent years that attitude has had to change as the market morphs into something that has become more and more difficult to control."

Cettire claims to sell about 160,000 goods from around 1,300 high-end fashion brands on its "unique proprietary platform" via a process known as dropshipping. Dropshippers are online sellers that don't keep any products in stock. Instead, when an item is purchased, they buy the item from overseas and ship it to the customer.

Cettire takes a commission on the sales, which are mostly of products made and priced in Europe to customers in the United States and Asia. Like Farfetch, a London-based site, Cettire is a middleman between boutiques and customers. It has no direct relationship with the luxury brands.

> To satisfy expensive tastes on a budget, middlemen take the shopping across continents.

A Bottega Veneta fashion show in 2020 in Milan. The brand's slide shoes were available on Cettire for 24 percent less than the suggested retail price.

But Cettire also has quirks. Despite selling to other European locations, it has blocked web traffic from France, Italy and Switzerland, where many of the world's biggest luxury groups are based.

Three brands have stopped being sold on Cettire: Celine, Vetements and Acne. Now, many brands are working to develop new ways to combat the gray market.

Brands like Gucci, Prada and Burberry have trimmed wholesale orders to cut back the risks of heavy discounting. Others are exploring using blockchain technology or improved auditing measures to identify problem suppliers and retailers.

"Eventually, this market will contract, but for now there are plenty of price-sensitive luxury consumers who are willing to purchase authentic goods at a discount through gray channels," Mr. Solca said. "That demand won't go away any time soon."

A Quirky Network Where Even Dryer Lint Is Shared

Buy Nothing turns the act of decluttering into a way to meet and befriend your neighbors.

By Ronda Kaysen

TRISHA KRAUSS

DAVID STAHL DID not need leftover pickle juice because, really, no one needs someone else's used brine. But he decided to ask for some just to see if it was possible, posting a request to a Manhattan chapter of Buy Nothing, a hyperlocal Facebook group.

It turns out, people are willing to give away (and take) just about anything, if you ask. A week after his request, Mr. Stahl walked 10 blocks to a stranger's apartment lobby and retrieved a one-gallon Mt. Olive jar of the pale green liquid.

"The doorman thought that I wanted the glass because it was such a large glass. I was like, 'No, I just really like pickle juice,'" said Mr. Stahl, 30, a water resources engineer.

He drank the brine with a friend, using it as a chaser for shots.

Welcome to the wild world of Buy Nothing, a network of social media groups, mostly on Facebook, where people give and receive things, treating the stuff taking up space in their homes as gifts meant to be shared and treasured. Members are encouraged to offer their time and talents, too, and lend items that someone may need for just a few hours, like a car or a cake pan. Created in 2013 by two women in Bainbridge Island, Wash., it has grown to 6,700 independent Buy Nothing Facebook groups in 44 countries. The Buy Nothing Project also developed an app.

Giving away the stuff that you no longer want is nothing new. Charities like the Salvation Army and Goodwill rely on these kinds of donations. And social media has made it easier for people to find free stuff on sites like Craigslist or through groups like Trash Nothing. But Buy Nothing turns the act of decluttering into a way to meet and befriend your neighbors. Because each group is geographically limited, sometimes encompassing only a few city blocks, and members are allowed to join only a single group, an active group can become a tight-knit trading post where a decorative birthday banner could make the rounds, shared repeatedly for months until it mysteriously disappears, as happened in one Brooklyn group last year.

People are willing to give (or take) just about anything, if you ask.

"We have plenty right here within each of our local communities to sustain us," said Liesl B. Clark, one of the founders of the Buy Nothing Project. In the language of Buy Nothing, everything we possess has value, if you can find the person who needs it. "If we can reuse and refurbish and fix and repair and just keep recycling these items, nothing needs to be discarded," Ms. Clark said.

Terms like "curb alert" or "first come first served" are discouraged. You are not putting your stuff on the street hoping someone claims it before the trash truck comes. Instead, you are intentionally "gifting" your possessions. In this version of a gifting economy, where all items are of equal value, members are not allowed to trade or barter, as each object is seen as a gift independent of anything else. Such restrictions can prove frustrating for a member who may want to, say, trade goods for services.

The giver is encouraged to let an offer "simmer" for a period of time, selecting a recipient for some reason other than being the fastest one to reply. Members who raise their hands ask to "be considered," and may offer a compelling reason for wanting, say, a table lamp. Or maybe they're asked to tell a joke, or pick a number, and a winner is chosen. If you're the lucky recipient of said table lamp, you may feel inspired to write a "gratitude" post, sharing your joy and photographs of the lamp in its new home.

The result, group members around the country say, is a sense of community that is mostly fun, sometimes quirky, and occasionally irritating.

Buy Nothing is "the only reason why I'm still on Facebook," Mr. Stahl said. "There is no community meeting place anymore," he added, except on Buy Nothing, where a member of his group had offered a half-eaten birthday cake — a gift members were happy to take.

And it's not just partly eaten food that people want. Oh, no. The list goes on.

There is the standard fare: used furniture, clothing, baby items and household goods. But the surprising things are what keep it interesting. In one Los Angeles group, used makeup, including lip gloss, frequently makes the rounds. Income disparity comes into sharp focus, too. In Silicon Valley, one group member gave away a piece of artwork that had, apparently, been bought for $10,000, while in the Germantown neighborhood of Philadelphia, members share essential items like canned food, cheese, milk and medical supplies.

Life lived in a gifting economy requires a measure of patience, a virtue that can be hard to find if you want to clean out your closet quickly.

"You have to let things simmer for a while. That can be a little annoying when you want something and you feel a little pressure that the group wants you to sit and wait," said Janis Gross, 60, who teaches jewelry making and is a member of a Buy Nothing group in Manhattan.

Let the item simmer, as the group requests, and then you eventually have to choose one recipient among many. But how do you decide which stranger is deserving of your old ice-cube trays?

"It's like getting picked for the basketball team — 10 people reply and how do

you pick?" Ms. Gross said. "I don't like the public nature of it. I don't like having to say, 'Sorry Mary, I'm going to give it to Fred.'"

Sometimes people don't show up to claim their stuff, or make it difficult to arrange a time for a pickup. Private messages can get lost in Facebook Messenger, leading to confusion or disappointment.

Some members seem to claim more stuff than others, simply because they spend more time on Facebook. When you know another member personally, which is likely when everyone lives in the neighborhood, you might offend a friend if you choose someone else to take your loot.

But for Ms. Clark, the public nature of the interactions is the point. The transparency allows members to keep one another in check.

"Gifting communities are a window into human nature," she said, adding: "We all have to get used to being uncomfortable in some situations."

In a group that covers a large swath of Brooklyn, a glass sex toy (unused, according to the giver) was a particularly popular item.

"The other day, somebody posted dryer lint," said Susan Lightman, a member of that group. Dryer lint, she soon learned, has many uses, including as hamster bedding. "It's just the randomness of it that is amazing."

Ms. Lightman, who works in advertising, has given her fair share of random gifts, too, including a fish taco that she ordered but did not eat, and dirty water from her 30-gallon fish tank. Her husband doubted that anyone would want dirty fish water. But he was quickly proved wrong, as the nutrient-rich brew makes for excellent fertilizer.

"A lot of people were like, 'Totally, I'm interested,'" Ms. Lightman said.

She left a bucket outside her building, so members could come by and scoop it out. The dirty water was such a hit that she began offering it regularly, periodically announcing, "It's fish-poop water time!"

Within hours, her neighbors would come and take it all.

Why the Internet Is Turning Into QVC

Hint: It's not because we all have a burning desire to buy makeup on YouTube.

By Shira Ovide

WU HONG/EPA, VIA SHUTTERSTOCK

IF YOUTUBE HAS its way, we may soon watch makeup tutorials and buy face powder and eyeliner directly from its site. Facebook is airing infomercial-style shows that will encourage people to shop from small businesses,.

Lots of internet personalities and businesses already pitch their products on social media. But for the first time in the United States, internet companies seem to be making a concerted effort to make shopping an inextricable and seamless part of the online spaces where we come to be entertained and informed but not necessarily to buy stuff. Yes, America's internet is turning into QVC.

This is happening for three reasons: greed, fear and China. And the growing mania for digital shopping options is another example of how our experiences online are shaped just as much by corporations' interests as by our desires.

Let me backtrack to what's going on and why. For years in China, young people have been in love with shopping webcasts, short videos and social media personalities that both inform them about products and let them buy instantly.

This often happens in the form of in-app webcasts, which my colleague Raymond Zhong has described as "QVC and late-night television infomercials reinvented for the mobile age." In one such webcast last year, a Chinese online pitchman known as the "lipstick brother" sold $1.9 billion worth of merchandise in a single day.

Technologists have predicted that it is only a matter of time before Americans get hooked on similar blends of e-commerce and social media, but that hasn't happened.

Lots of people and businesses on Instagram, YouTube and TikTok sell merchandise, but they often direct you to buy on Amazon, Sephora or another website. Part of the magic of Chinese in-app shopping is that you can buy something the millisecond that your brain says, "Oooh, I want it!"

I've been unsure that Chinese-style online shopping could catch on in the United States. But there are now so many American internet companies pushing this trend that we might change our habits by sheer force of their will.

YouTube executives haven't stopped talking about turning the site into a place for video creators to sell things. Amazon, Snapchat, Pinterest, Facebook and Instagram are going bigger with shopping webcasts and features to buy items directly in those apps, too. So is TikTok, whose Chinese parent company is big in live shopping.

Why is all this happening? I'll go back to greed and fear.

Facebook and Google look at the billions of people using their apps every day and want to sell that captive audience some hot sauce and sneakers. (And it's a good bet that those companies will want a fee from those product sales, although they're not talking much about that yet.)

Social media companies are also working hard to cater to the people who are trying to make a living from their followings on Instagram, YouTube, Snapchat or TikTok, in order to keep users coming back to their sites. E-commerce sales are one carrot that the internet giants can offer online creators to help them earn more money.

And then there's fear. Google doesn't love that most Americans turn to Amazon when they're hunting for products, rather than to its web search box. Facebook and Snapchat are worried about Apple's new data privacy rules eating into their advertising sales. Diversifying into e-commerce gives them a plan B. And ad sales alone may not cut it for younger internet companies like Pinterest and Snap.

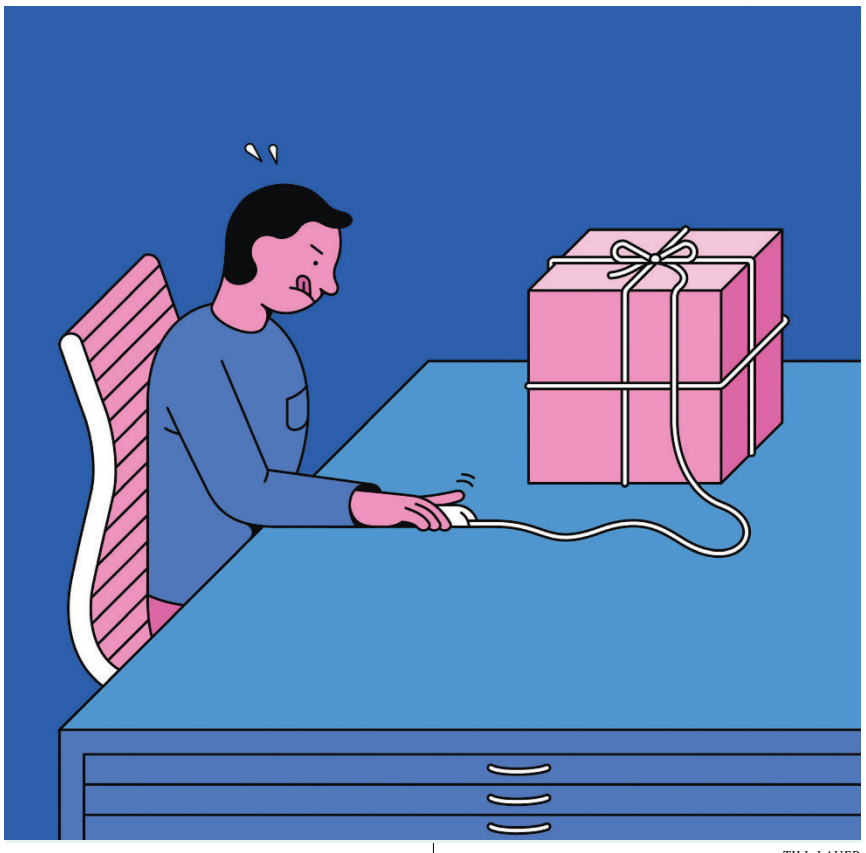
You'll notice that my list of whys didn't include shoppers' desire to buy lipstick from QVC-style Instagram shows or that miracle cleaner you heard about on TikTok right in TikTok. Yup.

Buying stuff in our favorite online entertainment destinations may be handy, or we might feel meh about shopping where we chat with our Facebook gardening groups. We'll see. If in-app shopping in the United States becomes a bit more like how it works in China, it may not necessarily be because it's what Americans want, but because it's what a bunch of powerful companies want.

How to Protect Yourself From Online Card Fraud

Be wary of websites that offer brand-name goods at steep discounts.

By Ann Carrns



TILL LAUER

THE UNITED STATES has had a steady rise in online card fraud in recent years, and it accelerated during the pandemic as more people shopped on the internet to avoid brick-and-mortar stores, according to a report from Aite-Novarica Group, a business and technology consultant. Losses from online card fraud were expected to reach almost $8 billion by the end of 2021, up from about $6 billion in 2019, the report said.

And with tight supplies of merchandise and shipping delays from the lingering effects of the pandemic, shoppers may turn to less familiar, less secure websites.

"The supply shortage is drawing people to ever more peripheral websites," said Brian Hamilton, chief executive of One, a start-up digital banking service. His company is seeing more disputed transactions, which is also happening in the broader payments and banking industry, he said.

Credit cards are often considered the safest payment option when shopping online because they have strong, federally mandated consumer protections. If you have a disagreement with a merchant or receive a defective product and can't resolve the problem yourself, you can dispute it with your card company.

"The credit card goes to bat on your behalf," said Chuck Bell, programs director for advocacy with Consumer Reports.

And if your card is stolen or hacked and you spot unauthorized charges, you aren't liable for them — or could be responsible for $50 at most — if you report it promptly. In addition, the major payment networks go beyond the requirements and extend zero fraud liability for credit card and certain debit card transactions, according to WalletHub.

Even so, having a card hacked can be a bother. You'll need to take time to report the matter to your card issuer. It will generally cancel your card and issue one with a new number, so you will need to reset any recurring payments or subscriptions.

For that reason, some shoppers may want to consider options like "virtual" credit cards or digital wallets, which add an extra layer of security when you use them. Virtual cards are, in effect, temporary card numbers issued by your card company that are used to mask your real card number. You enter the virtual number when shopping online, and the merchant never sees your actual card number. So if the website is fraudulent, or if a legitimate site is breached, your card number isn't exposed. In some cases, you may need to take an extra step to use a virtual card. You must retrieve the virtual number from your credit card's website, then enter it on the website where you're shopping, said Ted Rossman, senior industry analyst at CreditCards.com. It doesn't take long, but the added time may discourage some shoppers, he said.

Services like ApplePay and GooglePay can also add protection when payment cards are used. The services create random account numbers, or "tokens," that shield your real number when you make a purchase. The services are handy when shopping in person because you can store your card numbers on your mobile phone's wallet.

Q & A

1

HOW ELSE CAN I PROTECT MYSELF?

The Federal Trade Commission offers these tips: Shop with a credit card online, and never buy anything from online sellers that accept payment only by gift cards, money transfers or cryptocurrency. Such payments are nearly impossible to trace and reverse, the commission said. Vet unfamiliar websites before shopping, the agency advises. If the seller offers brand-name goods at steep discounts, the agency said, "they might be fakes." The Privacy Rights Clearinghouse also recommends making sure the website shows a tiny lock icon, or https, in the checkout browser, indicating transactions are secure.

2

CAN I USE A DEBIT CARD TO SHOP ONLINE?

You can, but experts like the Privacy Rights Clearinghouse generally caution against it. That's because if the card is compromised, funds are taken directly from your bank account. Consumer protections are in place, but it may take a while to resolve the problem and, in the meantime, you may be out the cash. "It's a different feeling, to see money gone from your bank account," said Odysseas Papadimitriou, chief executive of WalletHub.

3

WHAT ABOUT 'BUY NOW, PAY LATER'?

Online retailers are increasingly offering a "buy now, pay later" option at checkout; it allows you to buy an item and pay for it in installments. But these options lack the same protections as traditional credit cards, according to the Consumer Financial Protection Bureau. The providers let you pay for an item without interest, but they may charge hefty late fees if you miss payments, and they don't have the same dispute protections as credit cards do if the product is faulty, damaged or part of a scam.

In Fighting Climate Change, What's an Individual to Do?

Lifestyle and investing choices can have a positive effect on the environment, experts say.

By Paul Sullivan

TAMIR KALIFA FOR THE NEW YORK TIMES

CLIMATE CHANGE CAN seem like such an enormous problem that individual actions would have little impact. But people can have an impact, experts say, both by how they spend their money and how they spend their time.

Mary Weathers Case chose to offset the carbon cost of a cross-country plane trip for her family through the site Gold Standard.

Dr. Case, a psychiatrist who lives in South Salem, N.Y., with her husband and two children, said she had been motivated after hearing about searing temperatures in the West over the summer.

After spending $3,000 on plane tickets to Portland, Ore., she found that she could offset that carbon for $150.

"I was surprised that it was so cheap," Dr. Case said.

People can allocate their money in other ways that reduce their contribution to climate change.

With certain investments — namely those that reduce or remove carbon from the atmosphere — there are defined ways to measure environmental impact. With others, like water conservation, the metrics are not as clear because there isn't an agreed upon unit to measure.

Sir Ronald Cohen, he author of the book "Impact: Reshaping Capitalism to Drive Real Change," advocates using what are called impact-weighted accounts, an initiative led by Harvard Business School, to evaluate a company's positive and negative impact on the environment.

He is also open to a less-bad approach.

People invested in fossil fuel companies should consider that Exxon Mobil caused $39 billion in environmental damage from its carbon impact, according to Harvard estimates, while BP caused $14 billion. It's like deciding which energy bar is better: Less sugar offers a better health impact.

Individuals can make other environmentally conscious choices as well, beyond carbon offsets or investing in cleaner energy.

When Leah Weinberg was moving from one neighborhood in Queens to another, she found a mover that had done away with cardboard boxes: Movers, Not Shakers, provides the plastic, flip-top boxes that retailers use to deliver products to stores.

MICHAEL GRANT FOR THE NEW YORK TIMES

Leah Weinberg found a moving company that provided reusable plastic boxes instead of using cardboard boxes. Top, solar panels have grown more affordable.

Ms. Weinberg said that it had cost the same as another moving company but that she and her husband felt better about not having scores of cardboard boxes to recycle.

"I think it was easier because the boxes are hard plastic, so they're built to stack and you don't have to worry about the handles coming off," she said.

Mark Ehrhardt, the company's founder, said it had decided to emphasize its environmental consciousness to distinguish itself from competitors. The company does about 4,000 moves a year. Those moves save 160 tons of cardboard, he estimated.

This ethos can be woven into other lifestyle choices. Paul Greenberg, who wrote "The Climate Diet: 50 Simple Ways to Trim Your Carbon Diet," said that continuing to work from home at least a few days a week was one significant way to reduce the carbon emissions from driving a car.

But not all decisions are so straightforward. Take buying clothes.

A shirt made with a synthetic material, like polyester, which is derived from petrochemicals, is more carbon-intensive than a cotton shirt. But that cotton shirt requires huge amounts of water to produce — more water than a person drinks in a year, Mr. Greenberg's research found. His recommendation? Consider buying used clothing.

Some choices are harder than others. Dogs and cats may be beloved companions, but they can be bad for the environment.

"If you had a choice between a carnivorous dog and a guinea pig that eats seeds," Mr. Greenberg said, "go with the guinea pig."

The real beasts, though, are free-standing homes. To reduce their carbon footprint, people can look for electricity providers that get power from solar and wind.

Solar panels have grown in popularity, as their costs have fallen and their efficiency has increased. Milton Ross, who has owned a brownstone in Brooklyn since 1979, no longer has an electric bill because of the panels he had installed on his roof.

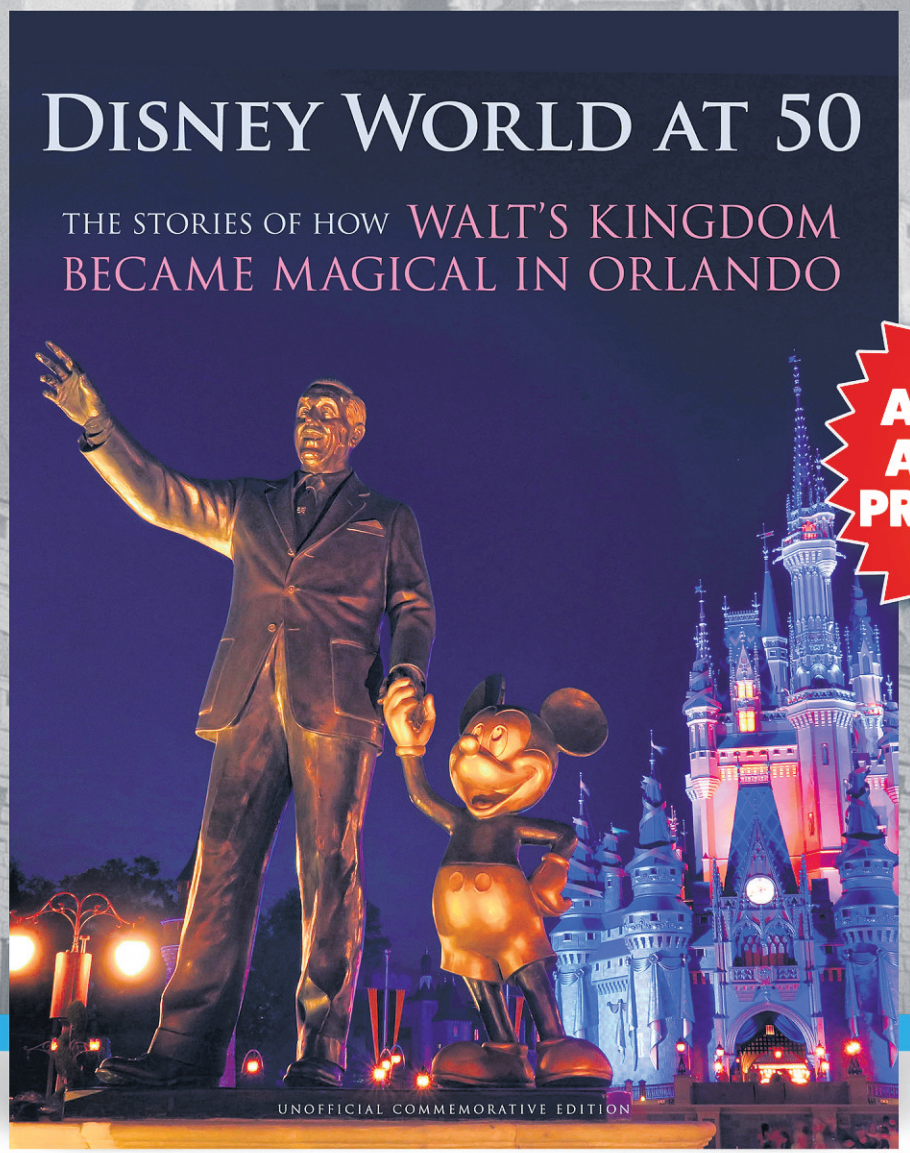
"My system back in 2015 was around $30,000," he said. "I used my home equity line of credit, and I could claim the interest as a tax deduction. It just made sense to me. Meanwhile, everything is all paid back, and I don't have an electric bill anymore."

Dr. Case said her experience buying carbon offsets led her to research how to reduce her household emissions. She consulted the website of a company called Wren, which asked a series of questions to determine how much carbon her household emitted.

"Right now, we don't look so good," she said. "We have two cars. We live in a house. I got into the habit in the pandemic of ordering everything through Amazon."

Dr. Case said her family would get rid of one car and start walking more once they moved to Brooklyn. She's also committed to buying things locally.

"A lot of people tell me it doesn't matter, that it's too late," she said. "That might be true. But I still think there's value to doing the right thing."



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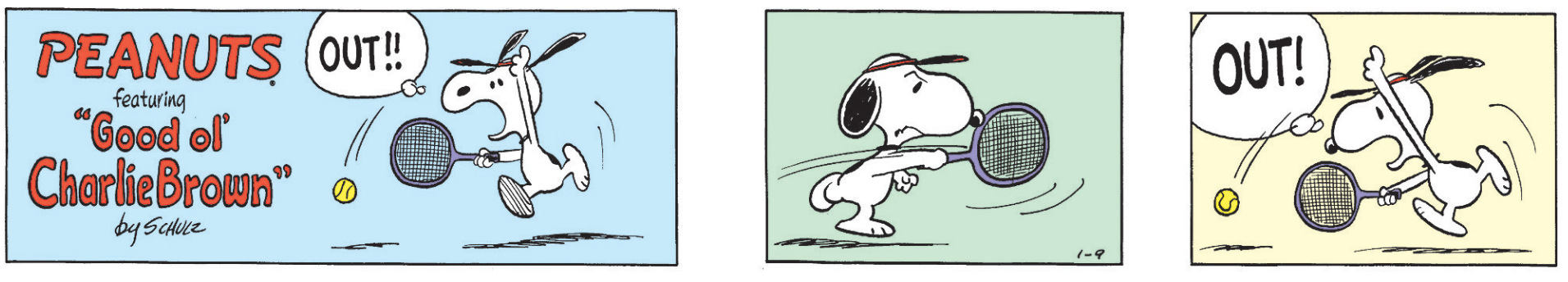

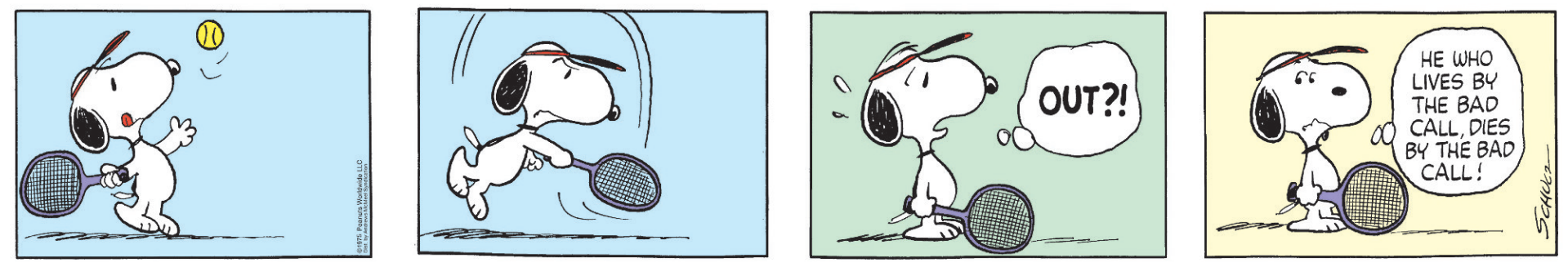

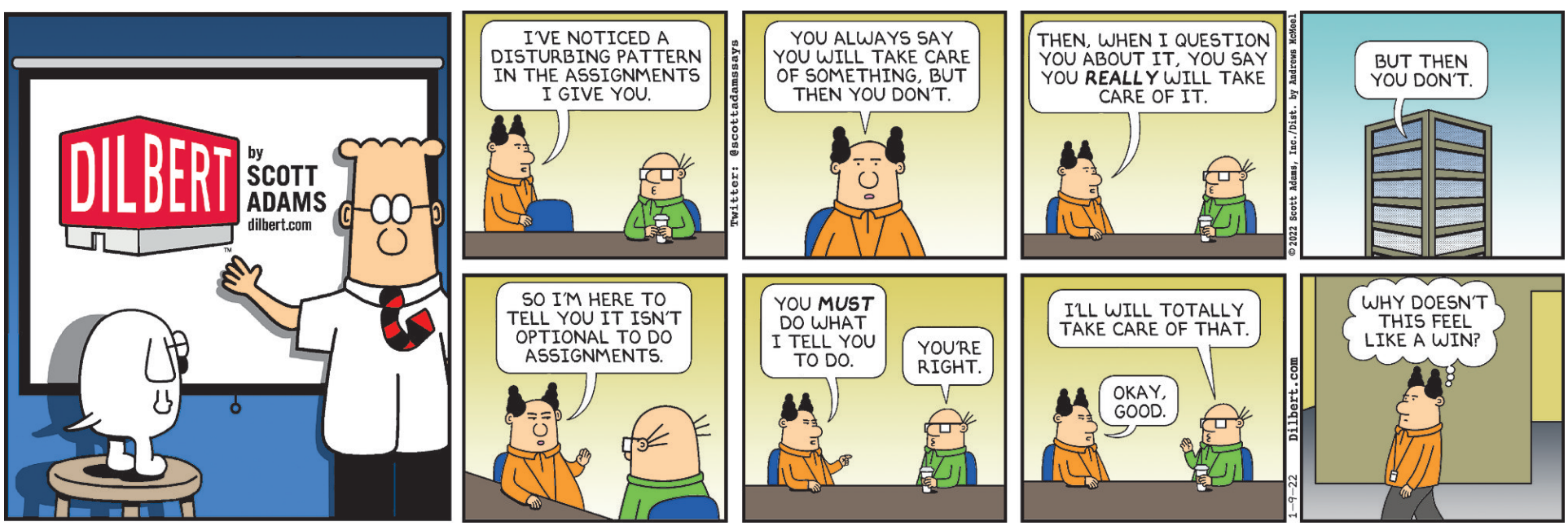
DILBERT
by
SCOTT ADAMS
dilbert.com
I'VE NOTICED A DISTURBING PATTERN IN THE ASSIGNMENTS I GIVE YOU.
YOU ALWAYS SAY YOU WILL TAKE CARE OF SOMETHING, BUT THEN YOU DON'T.
THEN, WHEN I QUESTION YOU ABOUT IT, YOU SAY YOU REALLY WILL TAKE CARE OF IT.
BUT THEN YOU DON'T.
Twitter: @scottadamssays
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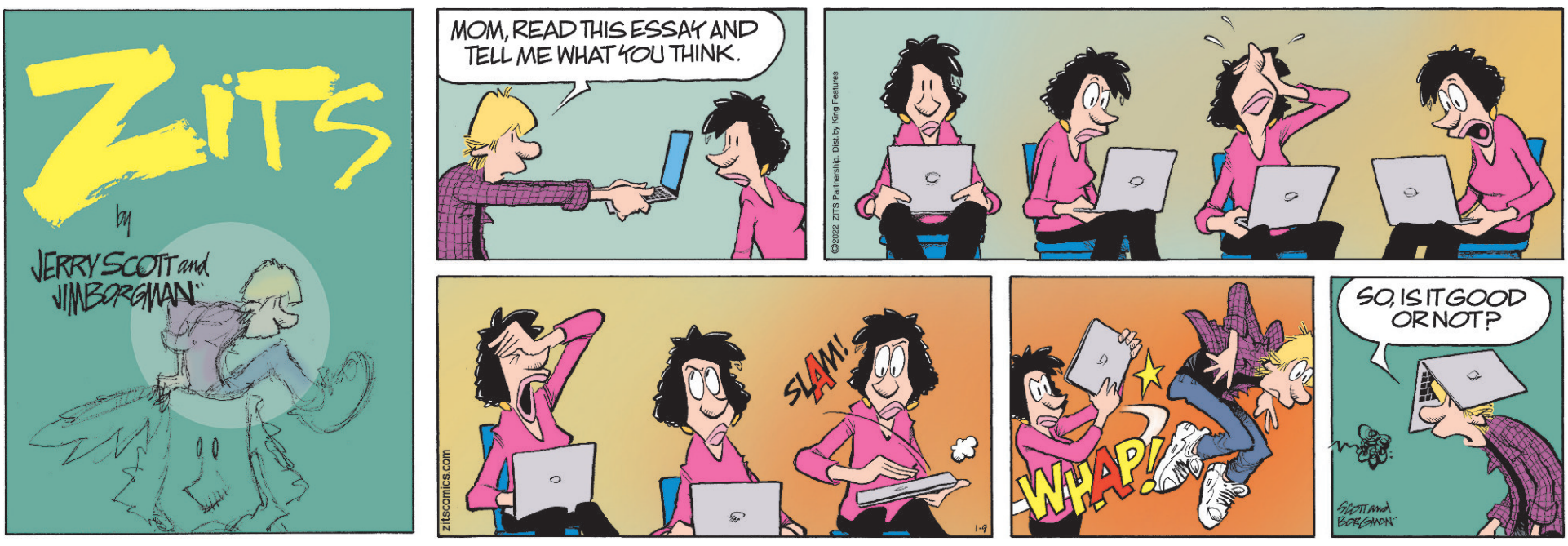
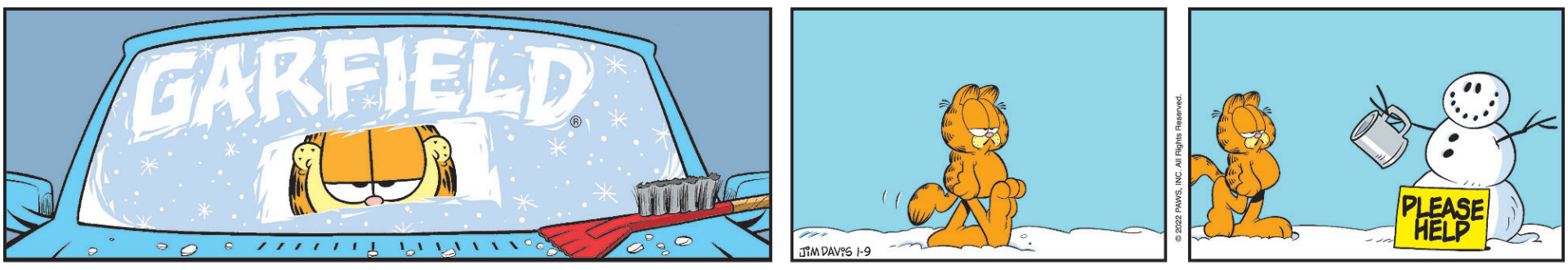
SO I'M HERE TO TELL YOU IT ISN'T OPTIONAL TO DO ASSIGNMENTS.
YOU MUST DO WHAT I TELL YOU TO DO.
YOU'RE RIGHT.
I'LL WILL TOTALLY TAKE CARE OF THAT.
OKAY, GOOD.
WHY DOESN'T THIS FEEL LIKE A WIN?
1-9-22
Dilbert.com





JUMP START

Starring JOE & MARCY

BY ROBB ARMSTRONG

I'M BACK IN THE RESTAURANT SUPPLY BUSINESS!
WOW, KRIS! HOW DID THAT HAPPEN?
ON A ROLL a 30-year JumpStart Treasury
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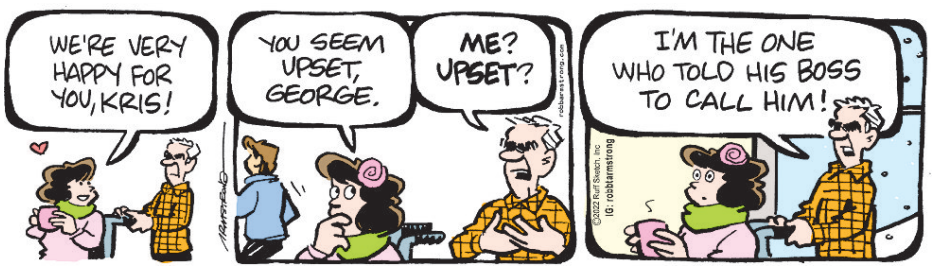
MY OLD BOSS CALLED! SAID HE'D HEARD "GOOD THINGS" ABOUT ME.
HE OFFERED ME THE SAME SALARY I USED TO MAKE!
RESCUE MISSION
www.gocomics.com
I CAN'T THANK YOU BOTH ENOUGH FOR SAVING MY BACON!



FOR BETTER OR FOR WORSE

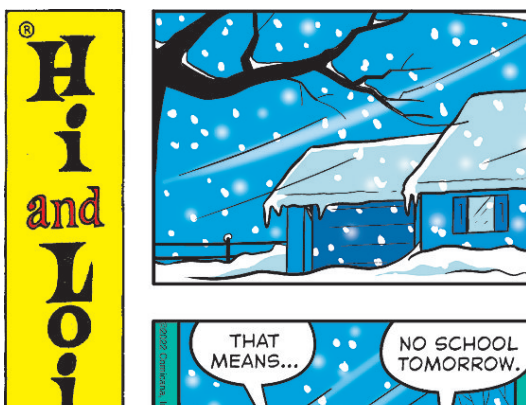
By Lynn Johnston

Hi and Lois

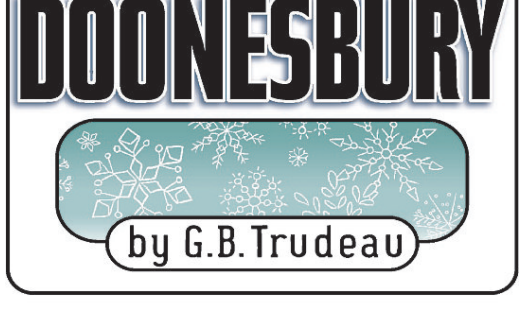
by BRIAN and GREG WALKER

DOONESBURY

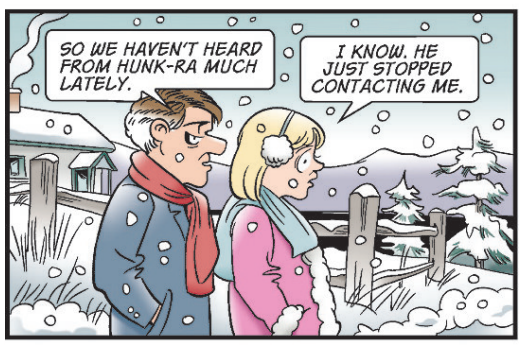
by G.B. Trudeau



THERE'S NOT MUCH DEMAND FOR ANCIENT BARBARIANS ANYMORE. ALL THE TOP CHANNELERS THESE DAYS ARE WORKING WITH BIBLICAL FIGURES.



www.doonesbury.com



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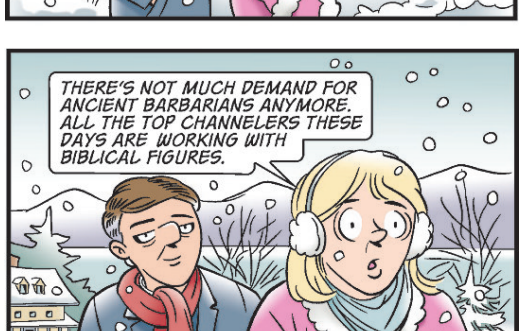
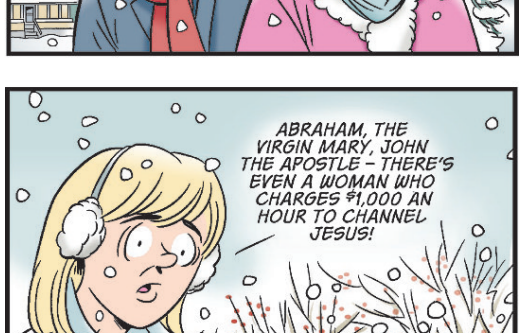
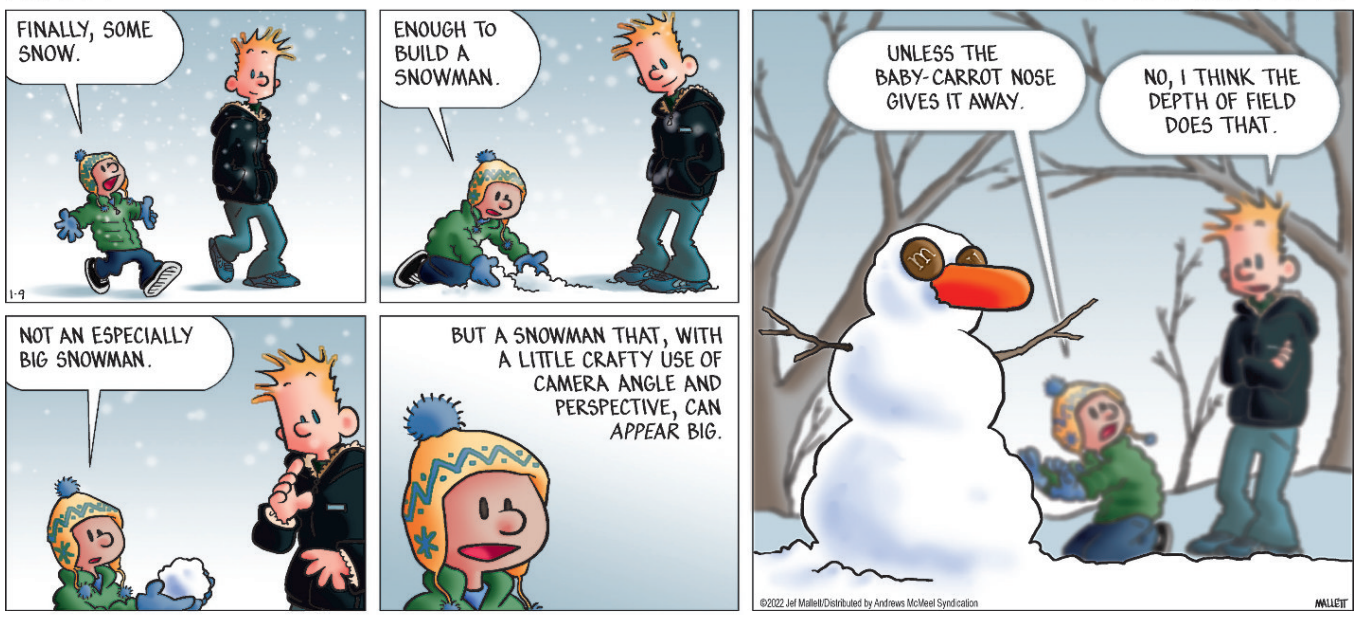

SURE – A SEASONAL GIG! WHO WOULDN'T WANT TO HEAR FROM BABY JESUS AT CHRISTMASTIME?
B.D., I CAN'T JUST WILL BABY JESUS TO SPEAK THROUGH ME – HE HAS TO CHOOSE ME!



FRAZZ

BY JEF MALLETT

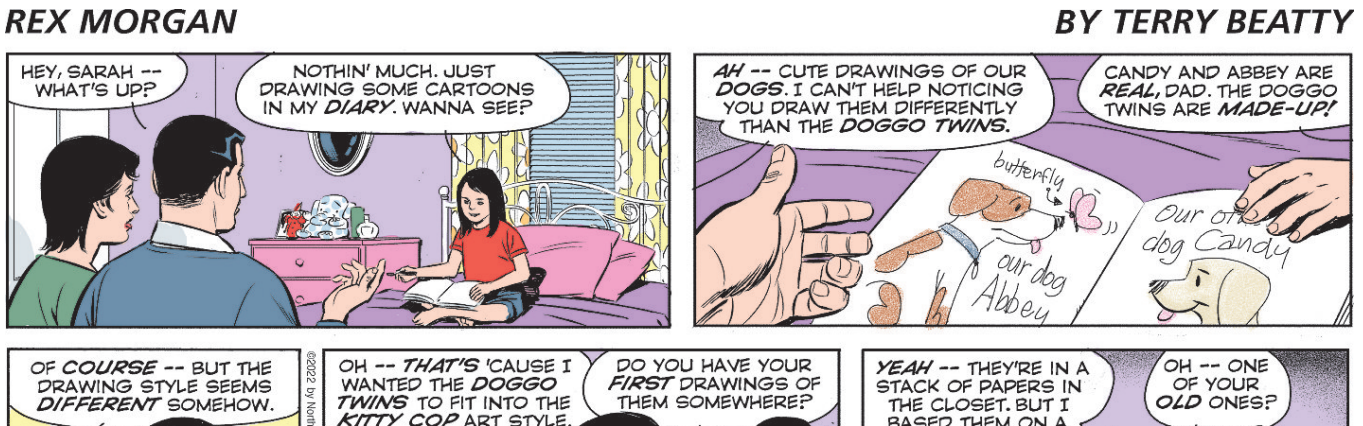

FINALLY, SOME SNOW.
ENOUGH TO BUILD A SNOWMAN.
NOT AN ESPECIALLY BIG SNOWMAN.
BUT A SNOWMAN THAT, WITH A LITTLE CRAFTY USE OF CAMERA ANGLE AND PERSPECTIVE, CAN APPEAR BIG.
UNLESS THE BABY-CARROT NOSE GIVES IT AWAY.
NO, I THINK THE DEPTH OF FIELD DOES THAT.
©2022 Jef Mallett/Distributed by Andrews McMeel Syndication
MALLETT

MUTTS

BY PATRICK McDONNELL

REX MORGAN

BY TERRY BEATTY


HEY, SARAH -- WHAT'S UP?
NOTHIN' MUCH. JUST DRAWING SOME CARTOONS IN MY DIARY. WANNA SEE?
AH -- CUTE DRAWINGS OF OUR DOGS. I CAN'T HELP NOTICING YOU DRAW THEM DIFFERENTLY THAN THE DOGGO TWINS.
CANDY AND ABBEY ARE REAL, DAD. THE DOGGO TWINS ARE MADE-UP!
butterfly
our dog Abbey
Our other dog Candy
OF COURSE -- BUT THE DRAWING STYLE SEEMS DIFFERENT SOMEHOW.
OH -- THAT'S 'CAUSE I WANTED THE DOGGO TWINS TO FIT INTO THE KITTY COP ART STYLE.
DO YOU HAVE YOUR FIRST DRAWINGS OF THEM SOMEWHERE?
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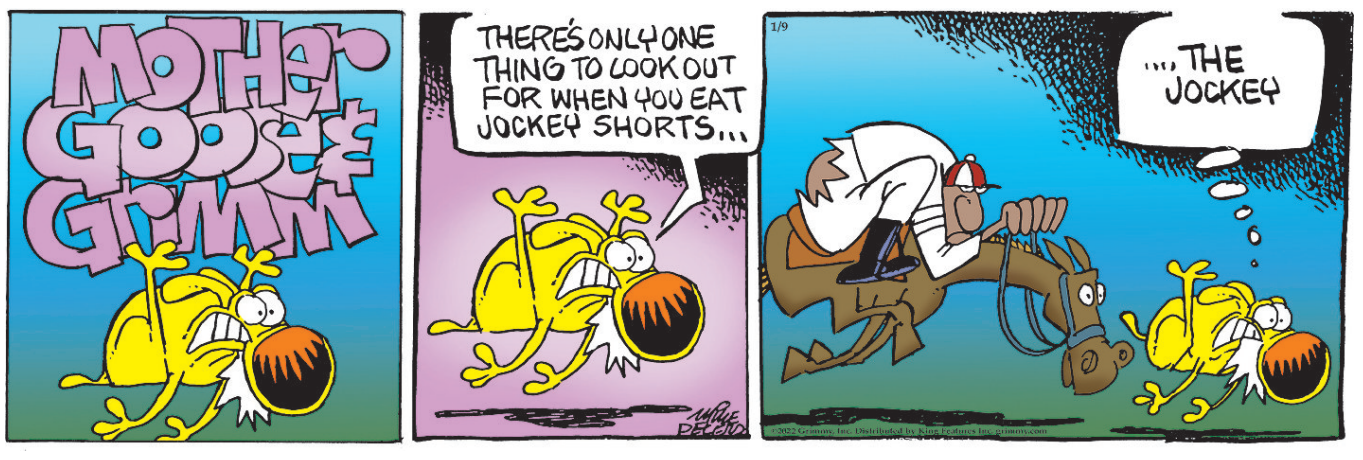
Terry Beatty 1-9-22
YEAH -- THEY'RE IN A STACK OF PAPERS IN THE CLOSET. BUT I BASED THEM ON A DOG DRAWING IN ONE OF MY OLD SKETCHBOOKS.
OH -- ONE OF YOUR OLD ONES?


MOTHER GOOSE & GRIMM
THERE'S ONLY ONE THING TO LOOK OUT FOR WHEN YOU EAT JOCKEY SHORTS...
1/9
...THE JOCKEY
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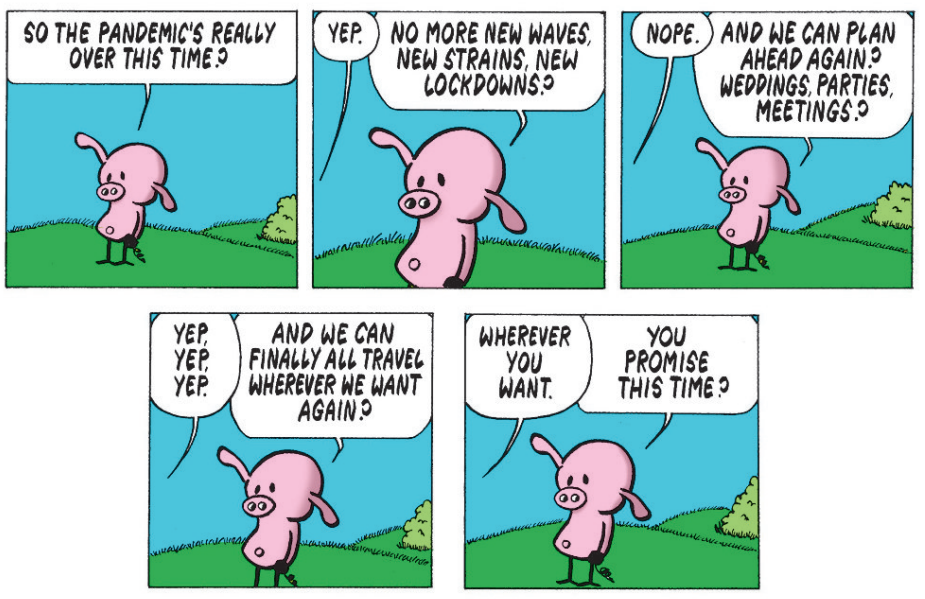
PEARLS BEFORE SWINE

BY STEPHAN PASTIS


SO THE PANDEMIC'S REALLY OVER THIS TIME?
YEP.
NO MORE NEW WAVES, NEW STRAINS, NEW LOCKDOWNS?
NOPE.
AND WE CAN PLAN AHEAD AGAIN? WEDDINGS, PARTIES, MEETINGS?
YEP, YEP, YEP.
AND WE CAN FINALLY ALL TRAVEL WHEREVER WE WANT AGAIN?
WHEREVER YOU WANT.
YOU PROMISE THIS TIME?
I PROMISE THIS TIME.
WHY DO I KEEP FALLING FOR IT?
YOU GOT ME, BLOCKHEAD.
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1/5

ROSE IS ROSE

By Pat Brady & Don Wimmer

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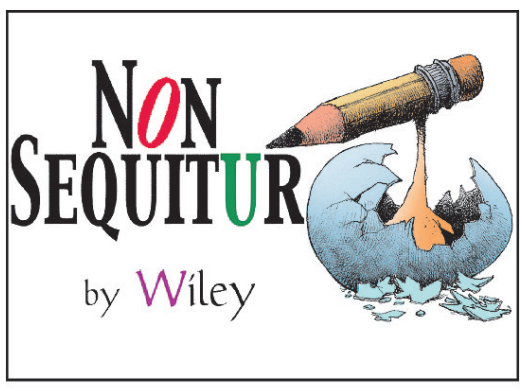
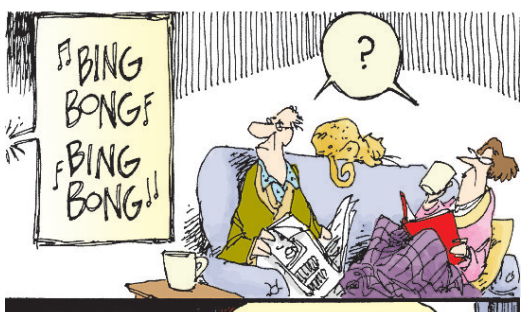
HOT COCOA.
SOMETIMES I LIKE TO RECONNECT WITH MY YOUNGER SELF.
LET'S GO MAKE SOME...
1-9

NON SEQUITUR

by Wiley





I'LL BE YOUR DISSIMULATION CONCIERGE FOR TODAY...WE HAVE A VARIETY OF UNVERIFIED ARTICLES TO CHOOSE FROM.
I RECOMMEND STARTING OFF WITH THE CLIMATE-CHANGE-IS-A-HOAX MEME TO WHET YOUR UNWARY APPETITE
THEN MAY I SUGGEST AN ARTICLE "PROVING" J.F.K. JR. IS STILL ALIVE? IT HAS A 5-STAR Q RATING!

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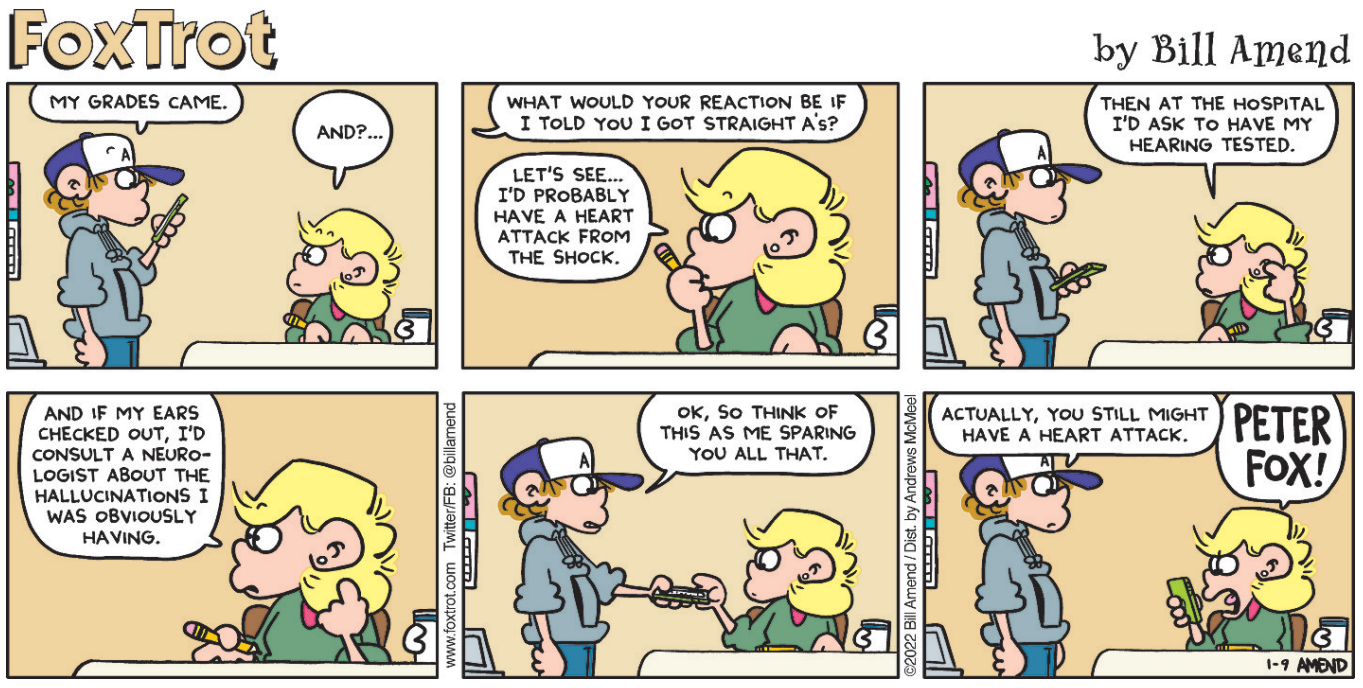
FoxTrot

by Bill Amend


MY GRADES CAME.
AND?...
WHAT WOULD YOUR REACTION BE IF I TOLD YOU I GOT STRAIGHT A's?
LET'S SEE... I'D PROBABLY HAVE A HEART ATTACK FROM THE SHOCK.
THEN AT THE HOSPITAL I'D ASK TO HAVE MY HEARING TESTED.
AND IF MY EARS CHECKED OUT, I'D CONSULT A NEUROLOGIST ABOUT THE HALLUCINATIONS I WAS OBVIOUSLY HAVING.
OK, SO THINK OF THIS AS ME SPARING YOU ALL THAT.
ACTUALLY, YOU STILL MIGHT HAVE A HEART ATTACK.
PETER FOX!
www.foxtrot.com Twitter/FB: @billamend
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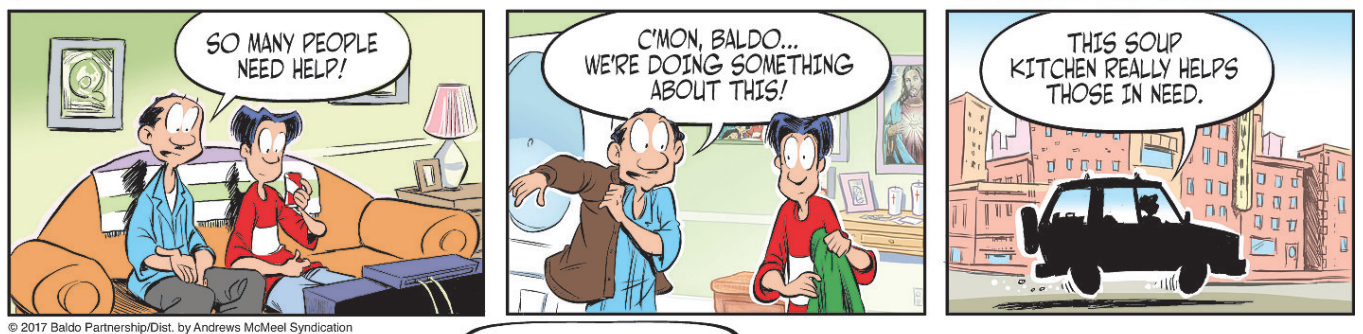
1-9 AMEND

BALDO

BY CANTÚ AND CASTELLANOS


SO MANY PEOPLE NEED HELP!
C'MON, BALDO... WE'RE DOING SOMETHING ABOUT THIS!
THIS SOUP KITCHEN REALLY HELPS THOSE IN NEED.
© 2017 Baldo Partnership/Dist. by Andrews McMeel Syndication
COMPLAINING IS ONE THING...
Good Faith SOUP KITCHEN
DOING SOMETHING ABOUT IT IS ANOTHER!
I HOPE THAT'S SOMETHING...
YOU CAN TEACH YOUR KIDS.
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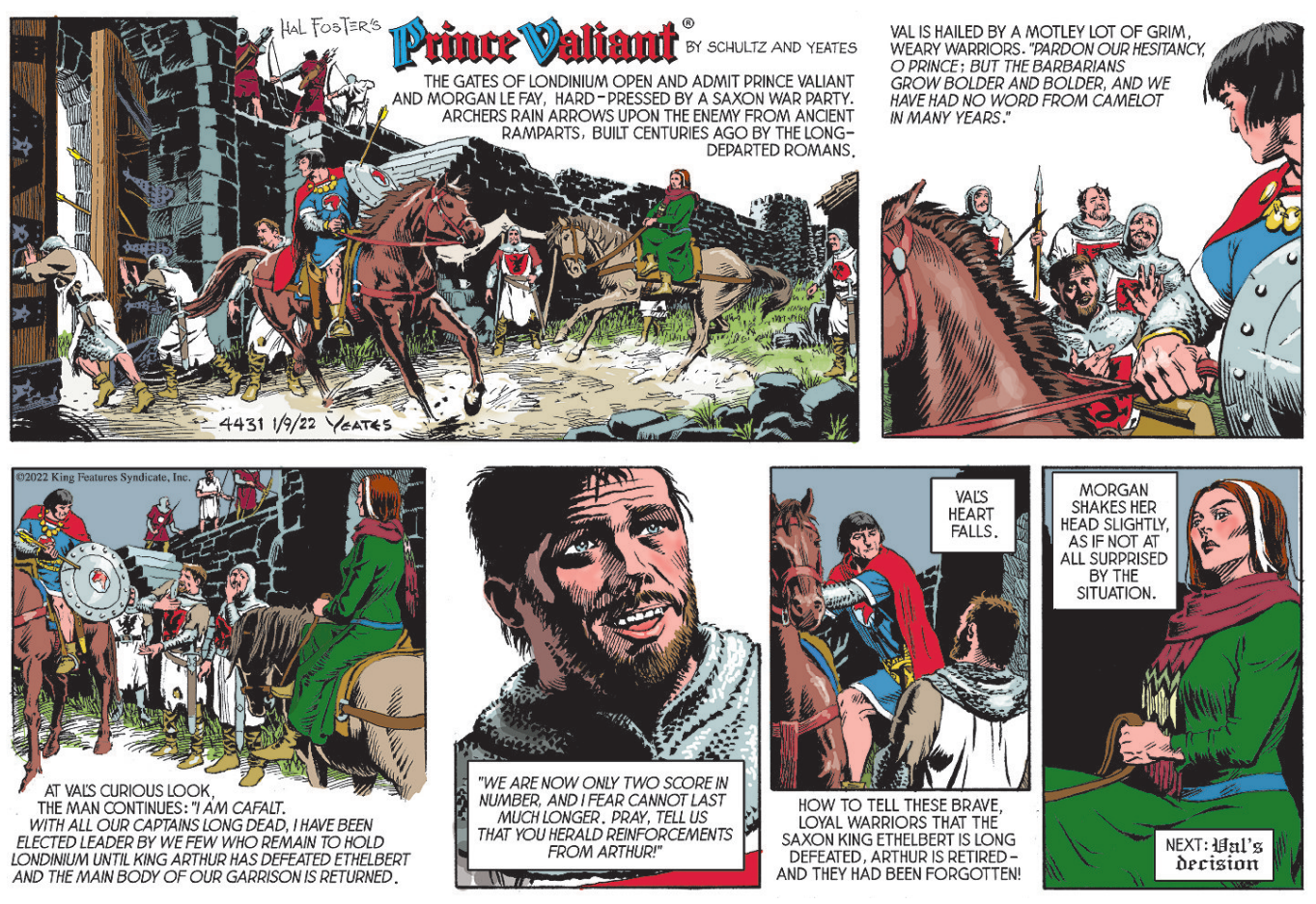
1/9

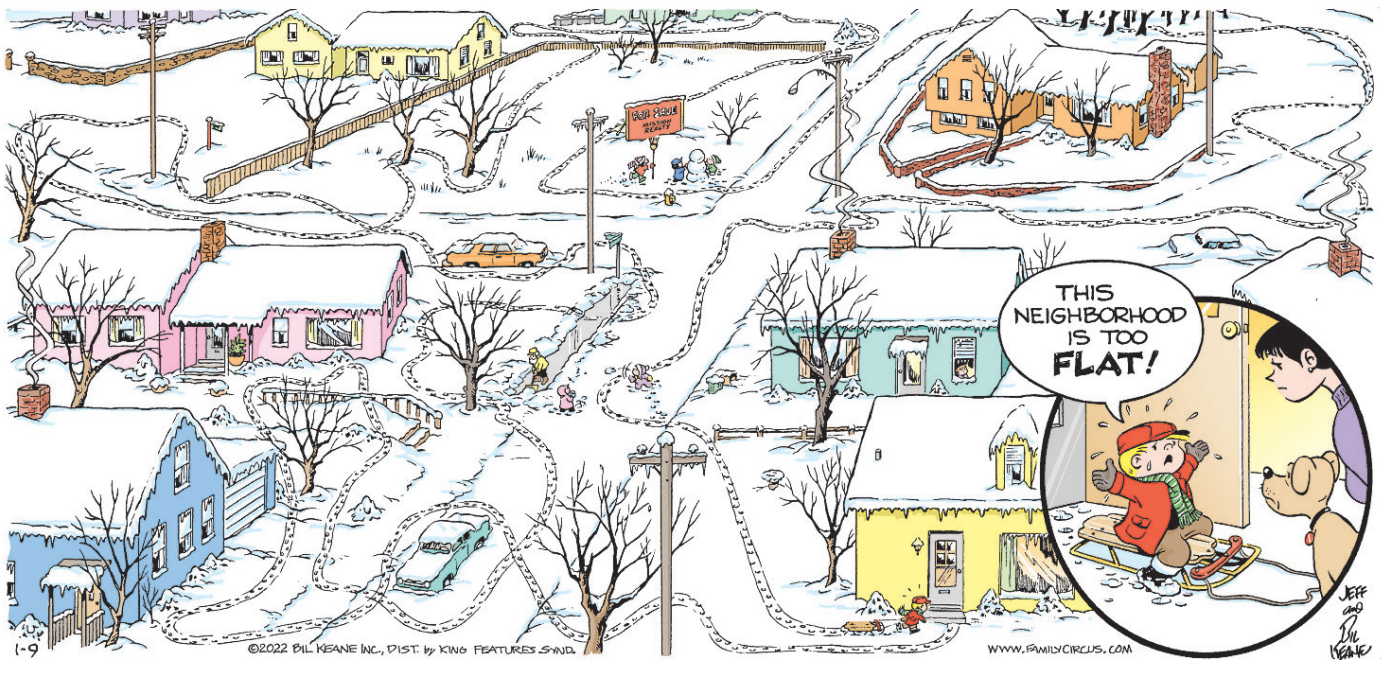
PRINCE VALIANT

HAL FOSTER'S Prince Valiant® BY SCHULTZ AND YEATES


THE GATES OF LONDINIUM OPEN AND ADMIT PRINCE VALIANT AND MORGAN LE FAY, HARD-PRESSED BY A SAXON WAR PARTY. ARCHERS RAIN ARROWS UPON THE ENEMY FROM ANCIENT RAMPARTS, BUILT CENTURIES AGO BY THE LONG-DEPARTED ROMANS.
4431 1/9/22 YEATES
VAL IS HAILED BY A MOTLEY LOT OF GRIM, WEARY WARRIORS. "PARDON OUR HESITANCY, O PRINCE; BUT THE BARBARIANS GROW BOLDER AND BOLDER, AND WE HAVE HAD NO WORD FROM CAMELOT IN MANY YEARS."
©2022 King Features Syndicate, Inc.
AT VAL'S CURIOUS LOOK, THE MAN CONTINUES: "I AM CAFALT. WITH ALL OUR CAPTAINS LONG DEAD, I HAVE BEEN ELECTED LEADER BY WE FEW WHO REMAIN TO HOLD LONDINIUM UNTIL KING ARTHUR HAS DEFEATED ETHELBERT AND THE MAIN BODY OF OUR GARRISON IS RETURNED.
"WE ARE NOW ONLY TWO SCORE IN NUMBER, AND I FEAR CANNOT LAST MUCH LONGER. PRAY, TELL US THAT YOU HERALD REINFORCEMENTS FROM ARTHUR!"
VAL'S HEART FALLS.
HOW TO TELL THESE BRAVE, LOYAL WARRIORS THAT THE SAXON KING ETHELBERT IS LONG DEFEATED, ARTHUR IS RETIRED – AND THEY HAD BEEN FORGOTTEN!
MORGAN SHAKES HER HEAD SLIGHTLY, AS IF NOT AT ALL SURPRISED BY THE SITUATION.
NEXT: Val's decision

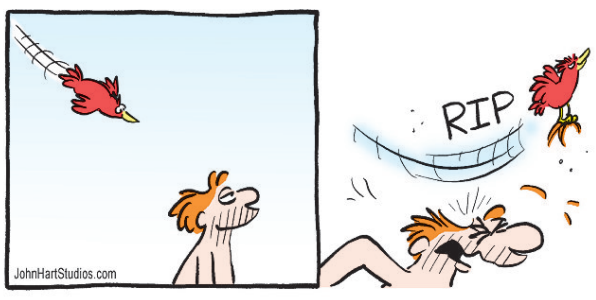
THE FAMILY CIRCUS

BY BIL KEANE



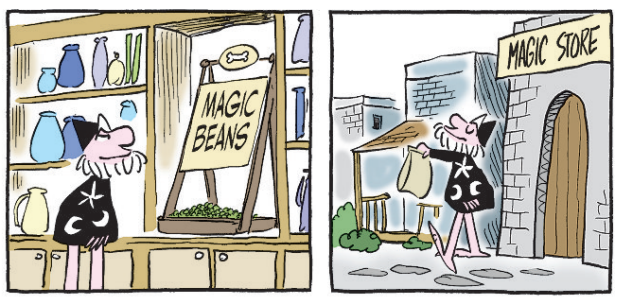
B.C.

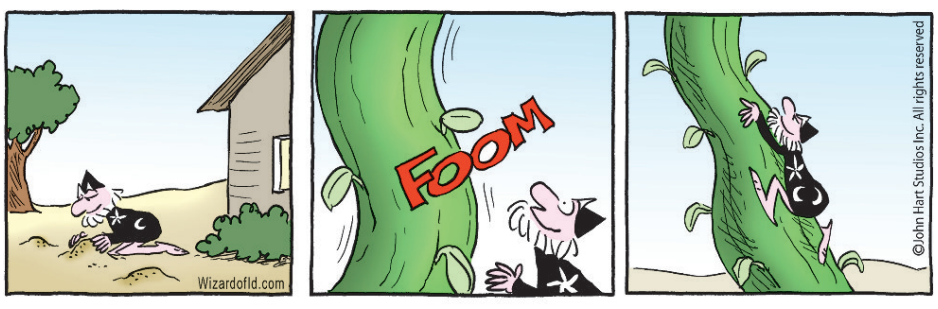
BY MASTROIANNI AND HART

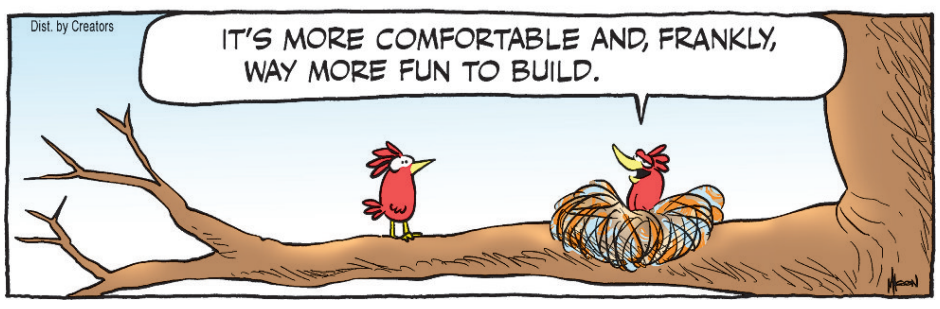


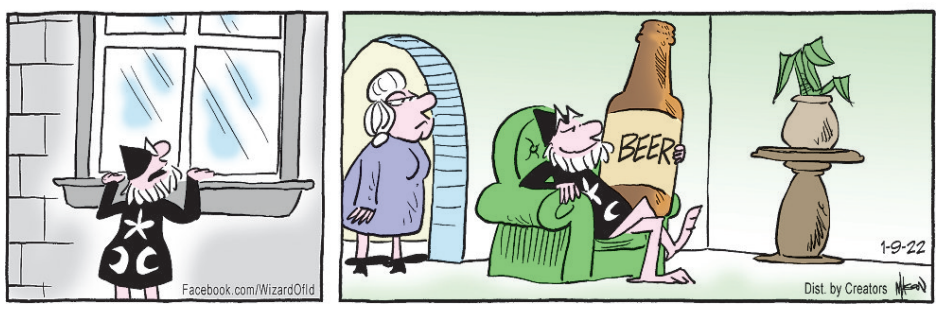
WIZARD OF ID

by parker and hart



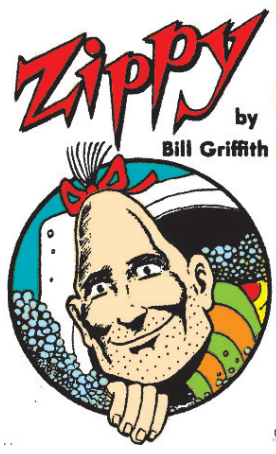


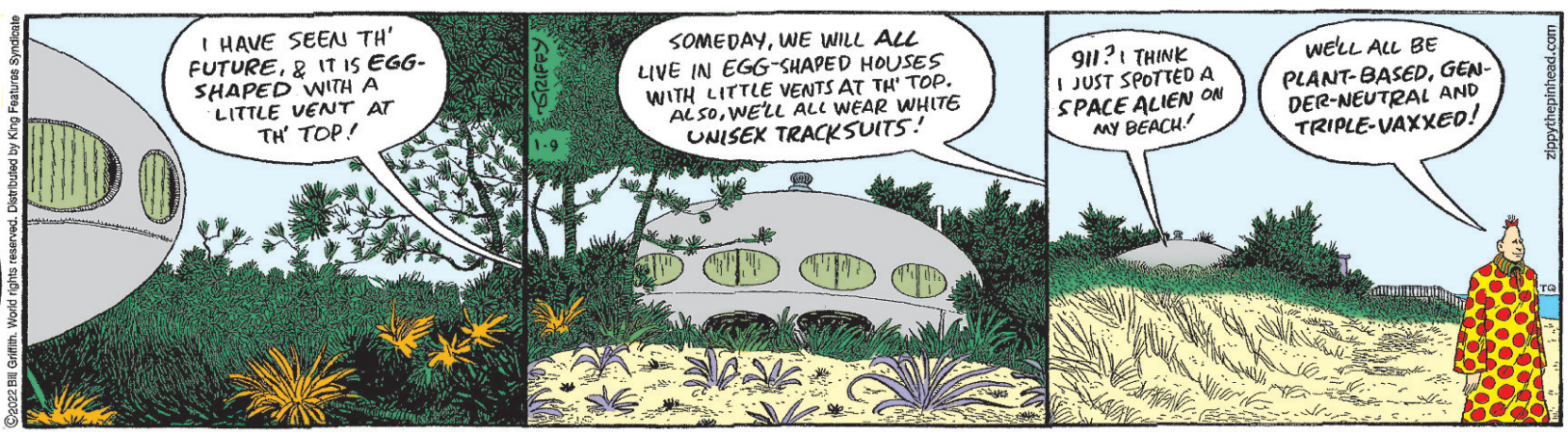




ZIPPY

by Bill Griffith




I HAVE SEEN TH' FUTURE, & IT IS EGG-SHAPED WITH A LITTLE VENT AT TH' TOP!
SOMEDAY, WE WILL ALL LIVE IN EGG-SHAPED HOUSES WITH LITTLE VENTS AT TH' TOP. ALSO, WE'LL ALL WEAR WHITE UNISEX TRACKSUITS!
911? I THINK I JUST SPOTTED A SPACE ALIEN ON MY BEACH!
WE'LL ALL BE PLANT-BASED, GENDER-NEUTRAL AND TRIPLE-VAXXED!
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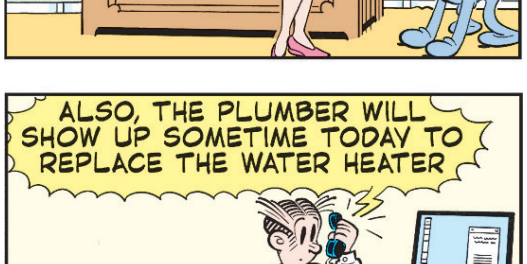
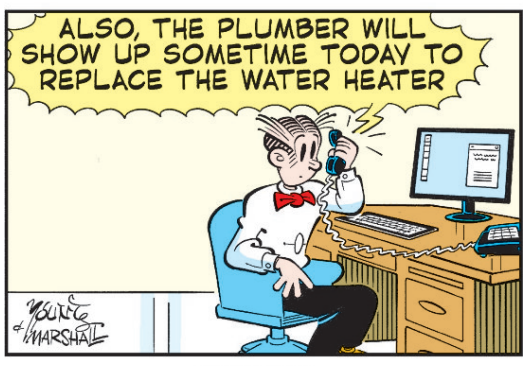
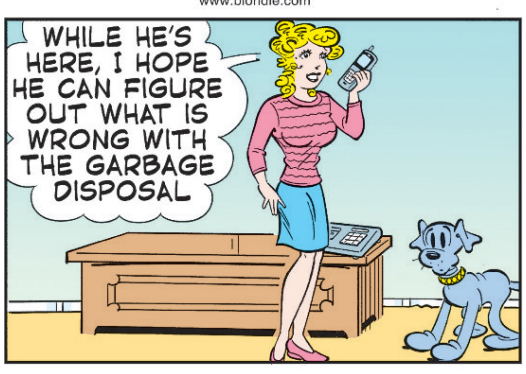
1-9
zippythepinhead.com

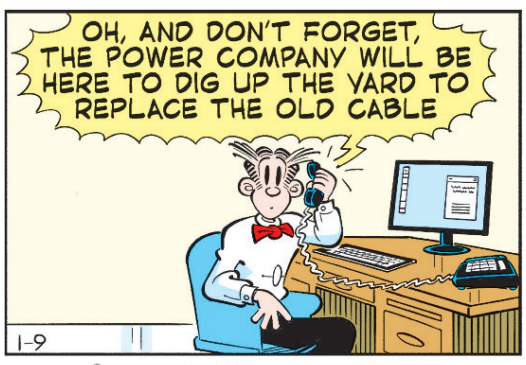
BLONDIE

BY DEAN YOUNG & JOHN MARSHALL








OH, AND DON'T FORGET, THE POWER COMPANY WILL BE HERE TO DIG UP THE YARD TO REPLACE THE OLD CABLE
1-9
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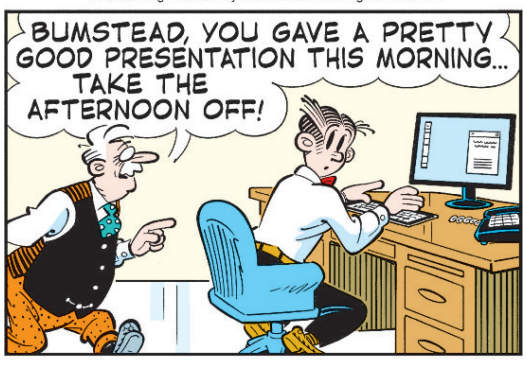
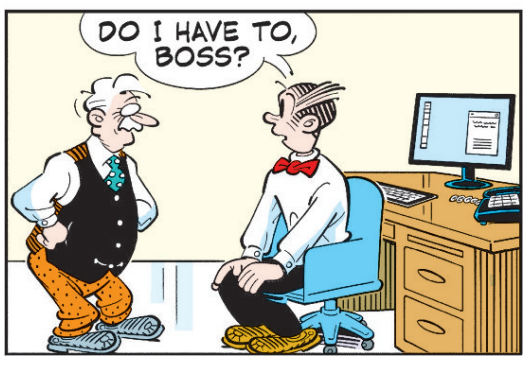
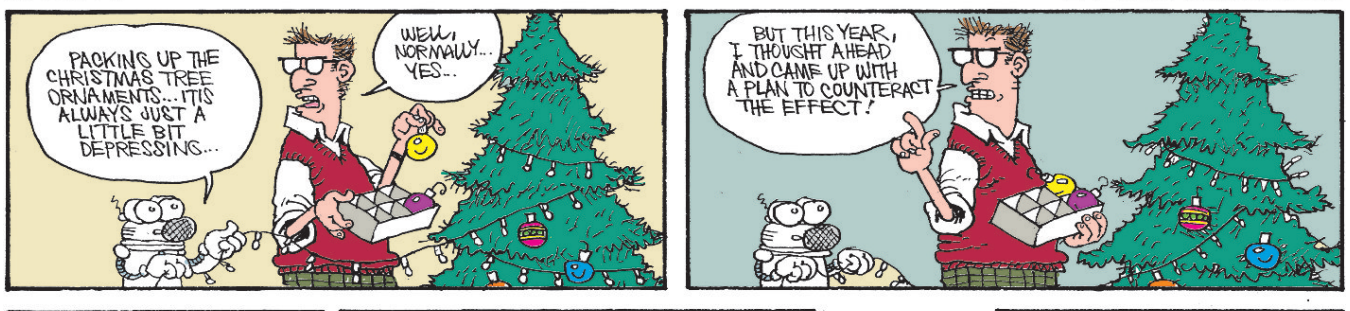




MONTY

BY JIM MEDDICK


PACKING UP THE CHRISTMAS TREE ORNAMENTS... ITIS ALWAYS JUST A LITTLE BIT DEPRESSING...
WELL, NORMALLY... YES...
BUT THIS YEAR, I THOUGHT AHEAD AND CAME UP WITH A PLAN TO COUNTERACT THE EFFECT!
CHRISTMAS DAY I SET ASIDE A PRESENT... UNOPENED...
AND SO NOW I HAVE A FUN, DIVERTING SURPRISE TO HELP CHEER ME UP TODAY!
WELL... WHAT'RE YOU WAITIN' FOR?
UM. OK.
"FROM AUNT GLADYS"
RRIPP RIP
CRUMPLE
RIP
"MERRY CHRISTMAS!"
1-9
WHAT IS IT?...
A ROGAINE HAIR REGROWTH SAMPLER PACK...
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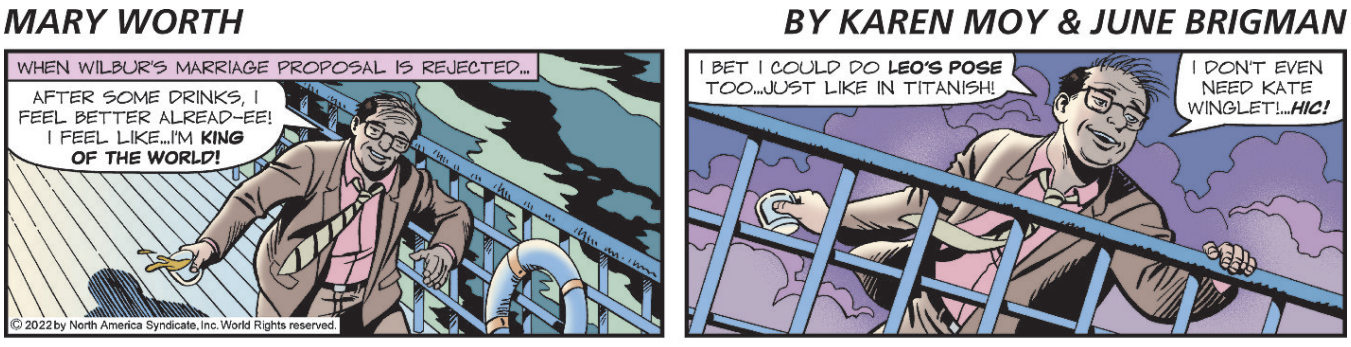
MARY WORTH

BY KAREN MOY & JUNE BRIGMAN


WHEN WILBUR'S MARRIAGE PROPOSAL IS REJECTED...
AFTER SOME DRINKS, I FEEL BETTER ALREAD-EE! I FEEL LIKE...I'M KING OF THE WORLD!
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I BET I COULD DO LEO'S POSE TOO...JUST LIKE IN TITANISH!
I DON'T EVEN NEED KATE WINGLET!...HIC!
OR STELL!...
MOY BRIGMAN 1/9/22
LOOKIT ME! I'M KING OF THE...
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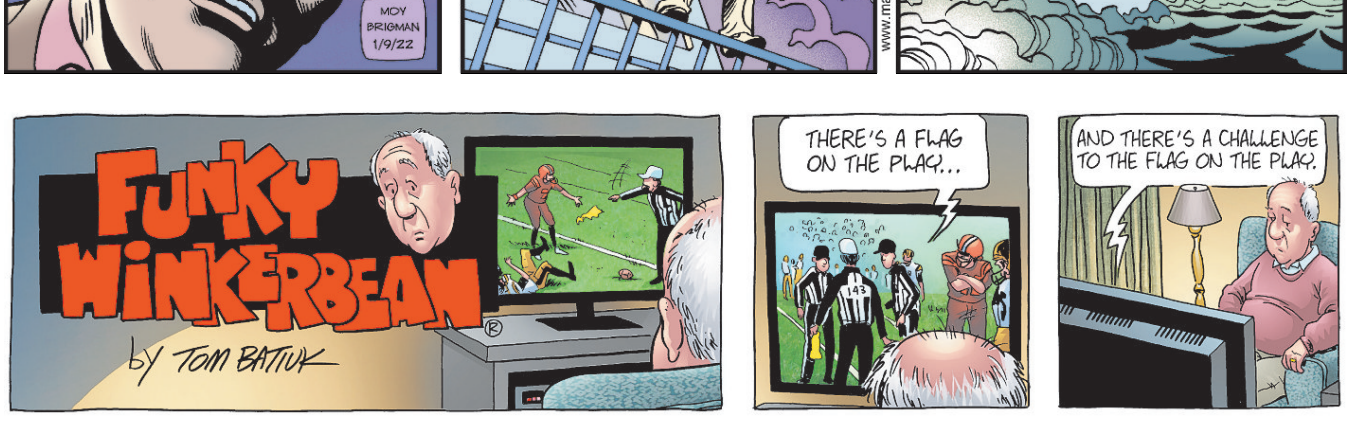
FUNKY WINKERBEAN
by TOM BATIUK
THERE'S A FLAG ON THE PLAY...
AND THERE'S A CHALLENGE TO THE FLAG ON THE PLAY.
SO THE CALL ON THE FIELD HAS BEEN CHALLENGED AND THE PLAY IS UNDER REVIEW...
AND NOW THERE'S A CHALLENGE FROM THE OTHER BENCH...
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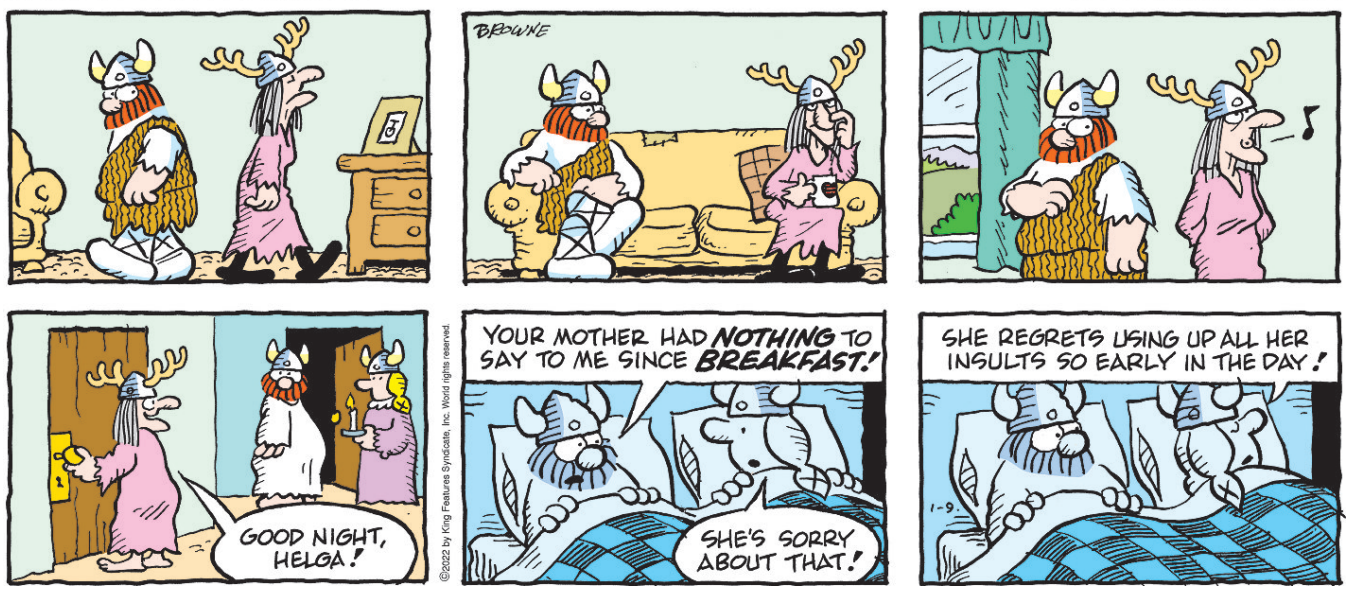
SO NOW THE REVIEW IS UNDER REVIEW...
funkywinkerbean.com/books
AND THE FACT THAT I'M STILL SITTING HERE WATCHING THIS NONSENSE IS UNDER REVIEW, AS WELL!
BATIUK & AYERS
1-9

HAGAR THE HORRIBLE

BY DIK BROWNE


BROWNE
GOOD NIGHT, HELGA!
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YOUR MOTHER HAD NOTHING TO SAY TO ME SINCE BREAKFAST!
SHE'S SORRY ABOUT THAT!
SHE REGRETS USING UP ALL HER INSULTS SO EARLY IN THE DAY!
1-9

Parade

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‘I love being scared’

COURTENEY COX

The *Scream* actress on her fascination with horror and her everlasting affection for *Friends*

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WALTER SCOTT'S

Personality

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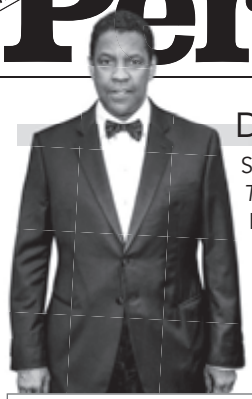


DENZEL WASHINGTON IS MACBETH

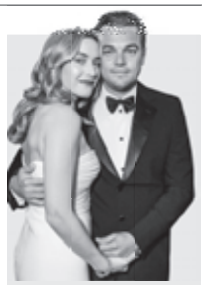
Shakespeare gets a bold, black-and-white film adaptation in *The Tragedy of Macbeth* (Jan. 14 on Apple TV+), starring Washington, 67. Frances McDormand, 64, is his Lady Macbeth, who urges her husband, now in his twilight years, to kill King Duncan in a bid to gain the Scottish throne. Macbeth is normally played by a younger actor to explain the character's unbridled ambition. Washington explains his and McDormand's casting: "There is a built-in sense of urgency. This is the last go-round. [People our age] understand that."

GINNIFER GOODWIN PIVOTS INTO COMEDY

The new comedy series ***Pivoting*** (Jan. 9 on Fox) follows a trio of Long Island women (Goodwin, **Maggie Q** and **Eliza Coupe**), who—faced with the reality that life is short—make a series of impulsive, ill-advised and self-indulgent decisions. Goodwin, 43, who starred previously in the ABC fantasy drama *Once Upon a Time*, plays Jodie, a stay-at-home mom of three who escapes her smothering husband by having an affair with her hot trainer (JT Neal). As the show cheekily suggests, "It's never too late to screw up your life."

ALL ABOUT KATE

When the 27th annual Critics Choice Awards show airs (Jan. 9 on the CW and TBS), **Kate Winslet**, 46, will be in the running for Best Actress in a Limited Series or Movie Made for Television for her performance as a police detective in ***Mare of Easttown***. Here are some fun facts about the actress, who made her movie debut at 17 in the film *Heavenly Creatures* and has been Oscar-nominated seven times, including for *Sense and Sensibility*, *Titanic*, *Iris*, *Eternal Sunshine of the Spotless Mind*, *Little Children* and *Steve Jobs*. She won Best Actress in 2009 for *The Reader*.



The daughter of actor parents, Winslet began training at age 10 at the Redroofs Theatre School in England.

She has an odd quirk: "I'm a little bit obsessive about my feet."

As a result of her close friendship with **Leonardo DiCaprio** after making *Titanic*, Winslet's three children call him "Uncle Leo."

After finding out that the "drawing room" scene in *Titanic* required her to be nude in front of DiCaprio, she broke the ice by flashing him.

In 2011, Winslet was lauded for her heroism the night **Richard Branson**'s Caribbean home caught on fire and she helped carry out his 90-year-old mother, **Eve**.

JOE MONTANA

For a first-hand account of the career of the Pro Football Hall of Famer, 65, check out *Joe Montana: Cool Under Pressure* (Jan. 6 on Peacock). The documentary covers his earliest days as a high school All-American, his gridiron glory at Notre Dame and his four Super Bowl wins with the San Francisco 49ers. Montana's family, former teammates, coaches and admirers share their memories of the man nicknamed the "Comeback Kid" and "Joe Cool."

Your football career is well-documented. What does *Cool Under Pressure* add to your story? There's a lot more when I was young—the trials and tribulations I had to go through, starting in high school, the ups and downs of my career, the whys and how I got to where I am. Then there are things that took place later on that I don't think anyone knew about, except for the people closest to me.

Do you have a proudest career moment? We played Philadelphia in Philadelphia, and that [1989] game I'll never forget. They were a big, physical team, and everyone kept saying, "You guys can't handle them." We were down by three touchdowns in the fourth quarter, and we ended up coming back to win. The struggle that we went through, and the leap—I'll never forget.

You've won four Super Bowls, which means four rings. Do you ever wear them? No, they're in the safe. They're more memorabilia-type things than jewelry for me. I know I have them; I know I've won them. Every now and then I take a look at them.

What does retirement look like? I started a venture fund several years ago. There are four of us, and my older son [Nate] came to work for us a few years ago. Now, my younger daughter [Elizabeth] is helping out on the office side. We invest in early-stage startups across all sectors.

What one other thing gives him the adrenaline rush of playing football? Go to *Parade.com/montana* to find out.

CLOCKWISE FROM TOP LEFT: RICH FURY/GETTY IMAGES; DAVID PAUL MORRIS/BLOOMBERG VIA GETTY IMAGES; JOE VILES/FOX; CBS VIA GETTY IMAGES; DAVID M. BENETT/GETTY IMAGES FOR VIRGIN; ALEXANDRA WYMAN/WIREIMAGE/GETTY IMAGES; HBO MAX

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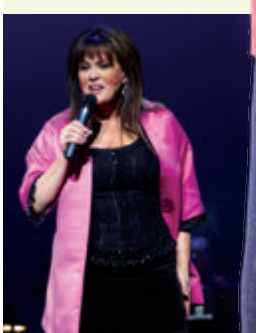

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Parade Picks

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The COLOR of the New Year

Breezeway by Behr

October Mist by Benjamin Moore

Evergreen Fog by Sherwin-Williams

Olive Sprig by PPG

In a rare coincidence, some of the biggest names in paint, including Benjamin Moore, Sherwin-Williams, PPG and Behr, all chose the same hue for their 2022 Color of the Year. This year, it's all about green. "Warm, muted tones like olive, sage, moss and eucalyptus can be used as a base for other vibrant accents in your home—they're nature's neutral," says Valerie Stafford, partner at Rumor Designs, the 2021 HGTV Designer of the Year winner, whose team chose green hues for custom cabinetry, trim and doors in this cabin getaway. In addition to paint, here are some more fun ways to go green. —*Megan O'Neill Melle*

1 Add this year's hue to your home with an affordable print, such as ***Oak Park*** (a deep olive landscape by Hannah Winters). It's available as a flat-rate digital download so you can print in a variety of sizes. **$20, juniperprintshop.com**

2 Drawing on a sea-glass color palette, the banana-leaf-patterned **Blue Pheasant Peyton Tumbler Glass Set** makes a great addition to your cocktail cart. **Six glasses for $120, anthropologie.com**

3 Soothing greens on appliances—like HAY's **George Sowden Electric Kettle** or BergHOFF's **5.5-Quart Ron Cast-Iron Casserole**—can bring some calm and freshness to the kitchen. **$125, store.moma.org; $300, surlatable.com**

4 Add warmth to living areas with the architecturally inspired **Tama Candle**. It's infused with essential oils and has notes of hinoki wood, spicy patchouli and fresh juniper. **$32, lordeseraphine.com**

5 Meant to uplift and inspire kindness through stackable, sharable bracelets, Little Words Project offers both customizable and ready-made **Beaded Stretch Bracelets** in various color combinations and with phrases like "You Got This," "Keep Going" and "Strong AF." **$20–$35, littlewordsproject.com**

6 Accent pillows in earthy shades, like the **Olive Basics Pillow Cover**, pair well with natural textures and warm woods. **$25 for 26-inch cover, wovennook.com**

7 Native Union's extra-long **Night Cable** in Sage allows for effortless recharging without being an eyesore. Plus, the weighted knot keeps your cable in place. **$40, nativeunion.com**

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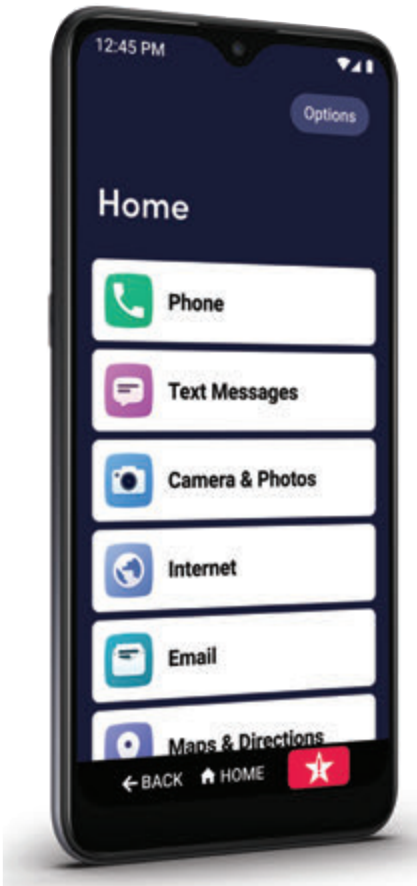

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Ask Marilyn

By Marilyn vos Savant

Why do we like listening to loud music when it damages our hearing in the long run?

— William Strickler, Albuquerque, N.M.

Loud music captures our attention and takes us out of our individual real worlds. The positive immersion may even cause euphoria. And from an evolutionary view, we find loud music intensely exciting because in nature, loudness is always associated with major events. Overall, loud music functions like a recreational drug that requires no prescription and thus isn't seen to be a serious threat. Youthful enthusiasts don't really believe it will damage their hearing: They think such talk is just a warning from pesky elders that it might.

Send questions to ***marilyn@parade.com***

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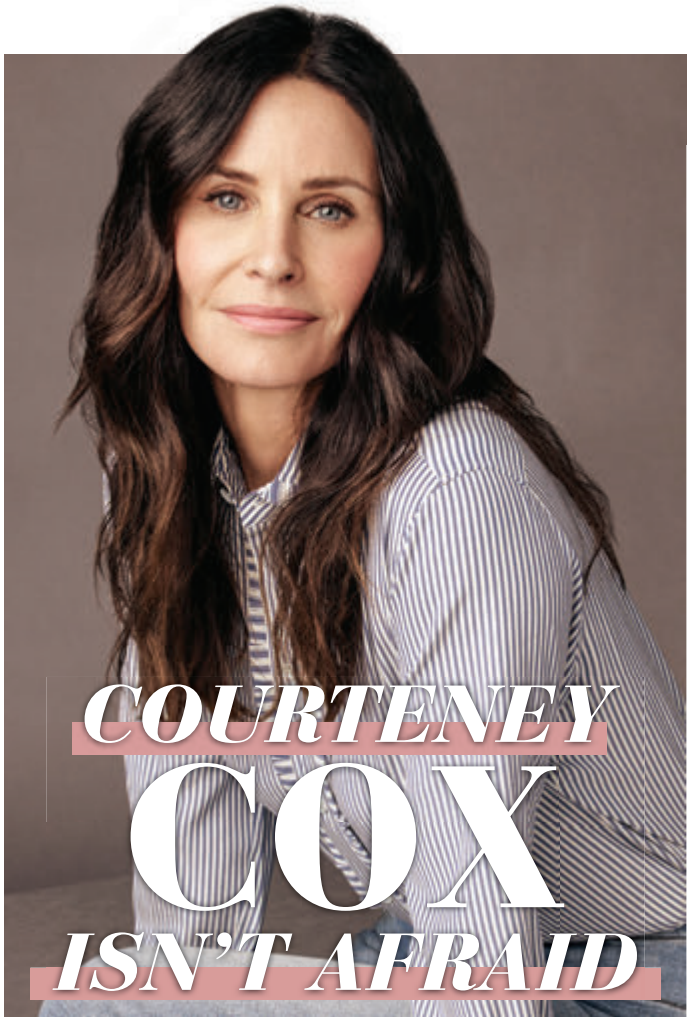

COURTENEY COX ISN'T AFRAID

The *Friends* alum on her horror legacy, growing up in Alabama, the dance that launched her career and why she's never felt so fulfilled.

BY AMY SPENCER • COVER AND OPENING PHOTOGRAPHY BY FRANK W. OCKENFELS 3

Courteney Cox has gotten funnier with age. "I'm really goofy; I make a fool of myself," she says—especially on her Instagram page. Under a bio that reads simply, "I played piano with Elton John," are posts of funny skits with her A-list actor and singer friends, and clips of her cooking where she's making faces as well as mistakes. "If I'm getting funnier, it's because I'm more confident—taking more chances, more risks," she says.

It's a sunny afternoon when Cox, 57, sits down to talk to *Parade* in a plain gray T-shirt, hair casually pulled back into a low ponytail, a lush view of hills out the windows behind her and a glass of freshly prepared watermelon juice in her hand. By the sound of it, sitting still like this is rare for the actress, who lives with her daughter, Coco, 17 (her child with her ex-husband, David Arquette), and has been dating songwriter and Snow Patrol guitarist Johnny McDaid for the past eight years.

Since Cox began acting four decades ago, she has starred in *Friends*, *Dirt*, *Cougar Town* and all the movies in the *Scream* franchise. She recently produced three seasons of the Facebook Watch docuseries *9 Months With Courteney Cox*, which was nominated for a Daytime Emmy. And she'll soon be starring in two new projects that—funny, for a woman best known for comedy—both happen to be in the horror genre.

We'll first see Cox in *Scream* (in theaters Jan. 14), a reimagining of the original, which revitalized the sagging slasher genre when it was released in 1996. "We're not making the fifth of something," says Cox. "This is an absolute, brand-new relaunch of the franchise"—a meta take on the four prior films, with some fresh faces and the return of some "legacy" cast. Along with two other original *Scream* stars—Neve Campbell as Sidney Prescott and Arquette as Dewey Riley—Cox reprises her role as news reporter Gale Weathers, who is now "a little less campy," she says. "I think she's also happier in some ways. She's more legit now. She has a more serious job."

Cox and her original costars are so comfortable in their roles, "I think we were sillier on set," she says of the new project, filmed without horror pioneer Wes Craven, who directed the first four movies and died in 2015 of brain cancer at age 76. "It was such an emotional thing to come back," she says, "and I had the same feeling when I walked on the set of *Friends* [for the reunion]. I got really teary-eyed then too." But it was clear to her that *Scream*'s new directors, Matt Bettinelli-Olpin and Tyler Gillett, were bringing the same passion, while the new cast brought fresh energy. The result is a movie she feels would make the original proud: "It's nuanced and it's funny and you have *no* idea who the killer is."

This winter, Cox also will be back on the small screen in the half-hour horror-comedy *Shining Vale* (March 6 on Starz). She plays Pat Phelps, a now-sober writer of one famously raunchy book 17 years earlier ("a feminist empowerment story," her character claims) who's having marital issues with her husband, Terry (Greg Kinnear). In an effort to start fresh, Pat and Terry move from Brooklyn with their two teenagers (Gus Birney and Dylan Gage) to a large, creepy house in the suburbs, where Pat is the only person in the family who sees the ghosts haunting it. And since her own mother began feeling the effects of schizophrenia around the same age, Pat can't tell if she's mentally ill—or possessed.

continued on page 9

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from page 8

It's a meaty story Cox couldn't resist. "Mental health, menopause, possession, depression, marriage, infidelity, raising a teenager—all of it," she says. "It packs a big punch. They call it a horror-comedy, but some of my best scenes I've ever had in my whole life are in this half-hour show." Cox relishes the complexity of her character, which lets her push herself in ways she never has before. "I think I worked harder on this part than I ever have. I love this job, I really love it. I've never felt this fulfilled as an actor before. How lucky to have this, at this point. I'm so happy."

DANCING WITH THE BOSS

Cox, the youngest of four, was raised in Birmingham, Ala., in an area she only now appreciates for its rolling hills and beautiful countryside. When she was 10, her parents divorced and she grew even closer with her mother, who became her best friend. "She was a great mom," says Cox, who shared all the gritty details of her teenage life with her mother, who died in 2020. "I didn't want to sneak and go behind her back. Whatever trouble I got into, I wanted her to know so we could have a really close relationship—because when your parents get divorced, you want that."

At 13, Cox got a job selling candy to raise money for a foundation. In high school, she worked at a pool store. And at summer camp, she took to the stage, once playing Anna in *The King and I*. But Cox didn't realize she could build a career as an actress until she got an agent in New York. There, she modeled, booked a commercial for Tampax, played a debutante named Bunny on *As the World Turns* and nabbed the part that launched her career.

It was 1984 when Cox was famously cast to be pulled onstage to dance with Bruce Springsteen during a live concert for his "Dancing in the Dark" video—which, in a sign of her scream-queen career to come, was directed by Brian De Palma, who made the horror hit *Carrie*. A day or so before, knowing she had been cast to dance in the audience, she met the Boss for the first time with De Palma. "They both had the flu, or had colds, and they weren't feeling great," she recalls. "And when one of them said, 'OK, so when Courteney goes up onstage,' I went, 'Oh, *what*?!'" And she's remained on the world's stage ever since.

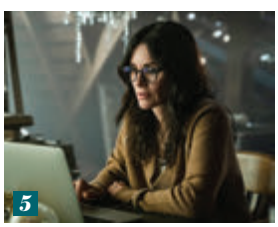
MIXING IT UP

While her career has been hot, Cox's nonwork life is just as interesting. "I'm happy that I have a lot of hobbies. I love to play tennis, I love to play the piano, I love to cook, I love design, I love to act, I love clothes, I love to have a dance party. I just have so many passions

continued on page 10

ROLE CALL

(1) Dancing with Springsteen, (2) dating Alex P. Keaton (Michael J. Fox) in *Family Ties*, (3) hanging with *Friends*, (4) horrified in *Scream 2*, (5) seeing ghosts in *Shining Vale*



CLOCKWISE FROM RIGHT: AA FILM ARCHIVE/ALAMY; BEN SIMMS/NBCU PHOTO BANK/GETTY IMAGES; WARNER BROS./EVERETT; NBC/NBCU PHOTO BANK/GETTY IMAGES; KAT MARCINOWSKI/STARZ ENTERTAINMENT; MIRAMAX/EVERETT; PAUL NATKIN/GETTY IMAGES

THE COX FILE

BOOKS I'M READING "Brandi Carlile's [***Broken Horses***] is a good book. Jimmy Carr's [*Before & Laughter*]—he's a friend; he's really funny and insightful. I'm reading a book about how to prevent and help reverse Alzheimer's. So interesting. My mom had dementia."

IN MY GOOGLE HISTORY "What's more hydrating, celery juice or watermelon juice? I was one of those celery juice fanatics."

FIRST CELEBRITY CRUSH "Any of the ***Breakfast Club*** boys."

MULTITASKING SKILL "Taking a piano lesson while cooking."

GUILTY FOOD PLEASURE "I love chopped tomatoes and cottage cheese with salt and pepper, and I'll eat the entire container of it."

FAMOUS PERSON I HAVEN'T MET BUT WANT TO "Anthony Hopkins."

FAVORITE *FRIENDS* EPISODE "Probably when I asked Chandler to marry me. I just remember it being so emotional. But I love the Thanksgiving episode, and I love when we played football. I loved when we switch apartments, and Rachel and I lost the game. God, there's so many."

BEST RISK I'VE EVER TAKEN "Being on **Bear Grylls'** show [*Running Wild* in 2016]; that was a risk. That was terrifying. I'm glad I did it. Listen, had I known . . . I wouldn't have done it!"

FAVORITE SCARY MOVIE "*Rosemary's Baby*. I loved *Halloween*. I loved the Freddy Krueger movies. I loved Jason and the lake—nothing wrong with a good camp killing! I love character-driven fear."

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from page 9

in life." And the pandemic only magnified them.

For one thing, she learned to appreciate a clean, organized home so much that she's launching her own product line, Home Court, an upscale, direct-to-consumer brand of "beauty products for the home," like dish soap, candles and counter spray. And she now cooks about four nights a week for herself and her daughter. Cox's relationship with Coco, a senior in high

"These last three years have been more of a learning thing than any other time in my life."

school, mirrors the close one she had with her own mother: "She says to me, 'Mom, *no one* tells their mother things like I tell you.' And it's true! She knows she can trust me. I love our friendship in that way."

One of Cox's other hobbies: hosting star-studded music nights on Sundays at her home. That's how she met McDaid, when her singer-songwriter friend Ed Sheeran invited him over. "I just remember thinking, *Oh, that guy is handsome, and look at those eyes!*" she recalls. "We ended up having a date, like, three weeks later." They've now been together eight years. "You would think that having a musician that travels would be annoying, but I actually love it!" says Cox. "I love music." Which is why she's made music a part of her life—and why she began taking piano lessons as an adult.

The hardest part about learn-

continued on page 12

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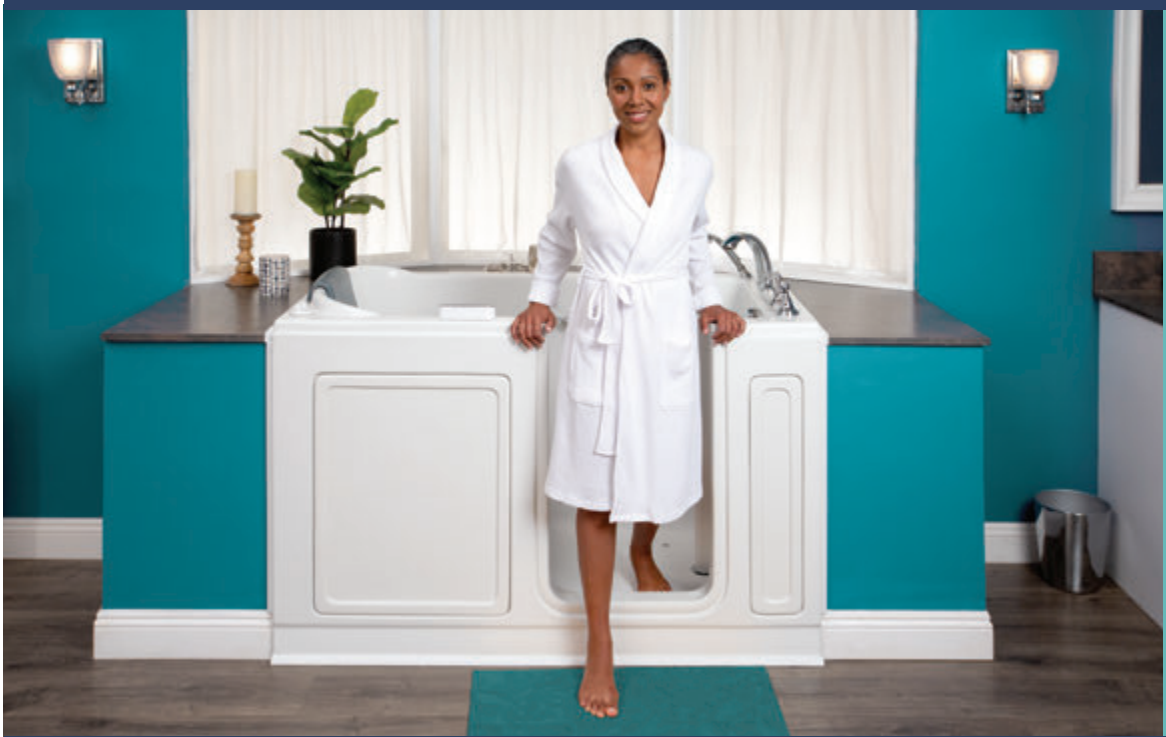

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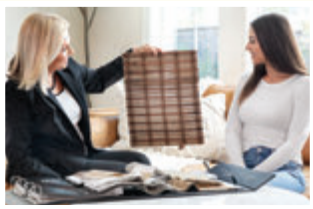

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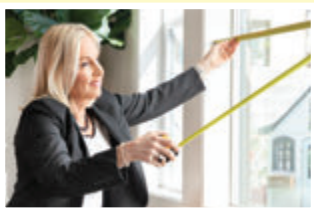

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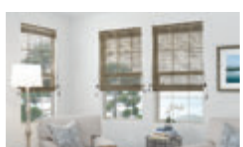

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from page 10

ing piano? "When Elton John comes to your house, and you have to play 'Tiny Dancer,' and he's sitting next to you, and you just learned it maybe 30 minutes before he came over," she says with a laugh. Sheeran, who was staying with Cox at the time, asked, "'Is it all right if I have Elton over for dinner?' and I'm like, 'What?! Yes, it is OK! My God!' That was a thrill of my *lifetime*." They also were joined that night by singer Brandi Carlile, whose video for "Right on Time" was directed by Cox last summer. Cox had directed before (including the 2014 comedy *Just Before I Go* and 12 episodes of *Cougar Town*), so when she had an idea for Carlile's song, she pitched it to her. "I acted it out, because I'm very visual," she says. It was about "how we have our own boundaries that we put upon ourselves. How we think we can't do something, and we just need to try."

It's an idea close to her own heart. Since the day she moved out of her mother's home to follow her dreams in New York, Cox has been working on being more confident and less worried. "I'd say these last three years have been much more of a learning thing than any other time in my life." Which is why her goals now are to do what she loves, let go of what she doesn't and keep taking risks. The word she'd use to describe her life right now? "*Possible*," she says. "There are so many possibilities right now that, I don't know, I just feel like nothing's written in stone."

Visit ***Parade.com/cox*** to see 25 throwback photos of Courteney through the years.

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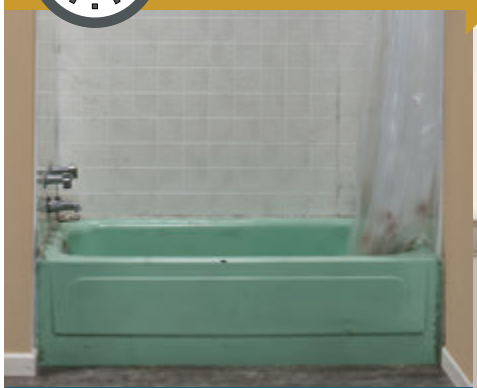

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